

# The NATIONAL UNDERWRITER

*Life Insurance Edition*



## WELL, DOCTOR, HERE I AM AGAIN

**During the last five years, 95,236 Northwestern Mutual policyholders appeared before our medical examiners to apply for \$586,186,115 of additional life insurance**

**T**HAT single fact is of very real importance to the man who is seeking, critically for a life insurance company to safeguard his own and his family's future. **HERE'S WHY:**

### FIRST

—because every one of these 95,236 men and women was a repeat buyer of Northwestern Mutual Life Insurance. Each year—year after year—approximately one-half (a proportion unequalled, we believe, in this business) of our new business comes from previous policyholders—from the very people who have had the greatest opportunity to know the low cost of Northwestern Mutual protection and the advantages of its policy contract.

### SECOND

—because every one of these 95,236, like everyone who has ever become a Northwestern Mutual policyholder, has had to meet our established health requirements. Every policyholder in this truly mutual company has passed our complete medical examination. This is one reason why Northwestern Mutual policyholders are paid such substantial dividends—dividends which last year averaged 25.5% of the gross premiums received.

If you would learn more about this company, about the reasons that bring so many of its policyholders "back for more," about its low cost record—talk to any Northwestern Mutual policyholder—or better still, to one of its agents. Send for the booklet, "We Are the Northwestern."



**We are THE NORTHWESTERN MUTUAL**  
MILWAUKEE, WISCONSIN

(This full page advertisement appeared in the September 14th issue of The Saturday Evening Post)

**FRIDAY, SEPTEMBER 20, 1940**

# A new, illustrated LETTERHEAD PORTFOLIO

**H**ERE'S a portfolio full of new illustrated letterheads and life insurance sales letters packed with real selling ideas. It will help you write letters that attract attention, turn door-knobs and build prestige for you before you call.

It will help you follow up your interviews with emphatic, concise evidence that will close a higher percentage of your cases.

And it's yours for only a dollar, cash or check, sent to The Rough Notes Company with the coupon below.

## A DOLLAR'S WORTH OF IDEAS

After looking through the PICTORIAL LETTERHEAD Portfolio, a successful life underwriter pulled out a dollar bill and said, "I can't afford to turn down any opportunities to get worthwhile selling ideas for a dollar. It's my business to study all of them that can help me sell life insurance. The sample letters alone are worth the money."

### Special Life Company Offer

Company officials wishing to introduce Pictorial Letterheads to their agents can take advantage of our trial offer to secure Letterheads at a substantial saving. Ask for complete details when you order the PICTORIAL LETTERHEAD Portfolio. There's no obligation.

Pictorial Letterheads can be particularly valuable to life insurance companies. Used with letters sent from the home office for agents, they effectively supplement the thought of the letter—a visual life insurance idea your prospects can understand at a glance is right on the heading. In the same way, campaign or conservation letters on Pictorial headings cost you less, because you get more returns. Get the Portfolio and trial offer information today.

## THREE AIDS TO GOOD LETTER RESULTS

The new PICTORIAL LETTERHEAD Portfolio contains three distinct aids to get good results from letters:

1. *Samples of 12 New PICTORIAL LETTERHEADS.* Each letterhead has one photograph at the top to illustrate, dramatize and add motivation to the whole theme of the written letter. To the upper left in the heading is shown how your name, company, address and telephone number will be printed on the letterheads you select for your own use. These letterheads are beautifully printed on good bond paper.

They reflect the prestige which comes from distinctive, individual stationery. They carry a pictorial message for each type of prospect, and one that fits each letter written. They em-

for . . .

Agents

General Agents

Managers

Home Offices

phasize the human values of life insurance, as well as the contract values.

2. *Twenty-four suggested letters*, chosen for their effectiveness and proven worth. Letters which emphasize important life insurance needs:

<i>Cleanup Fund</i>	<i>Retirement Income</i>
<i>Conservation</i>	<i>Juvenile Insurance</i>
<i>Monthly Income</i>	<i>Change of Age</i>
<i>Salary Continuance</i>	<i>Educational Insurance</i>
<i>Mortgage Insurance</i>	<i>Insurance for Women</i>
<i>Followup After Turndown</i>	

These suggested letters save you time and thought in preparing good sales letters. They may be used exactly as given, or merely the general idea may be followed with whatever changes seem desirable.

The form letters are NOT typed or printed on the letterhead. We will furnish your individual letterheads with only your heading and the illustration. The letter itself can then be typed or processed by you.

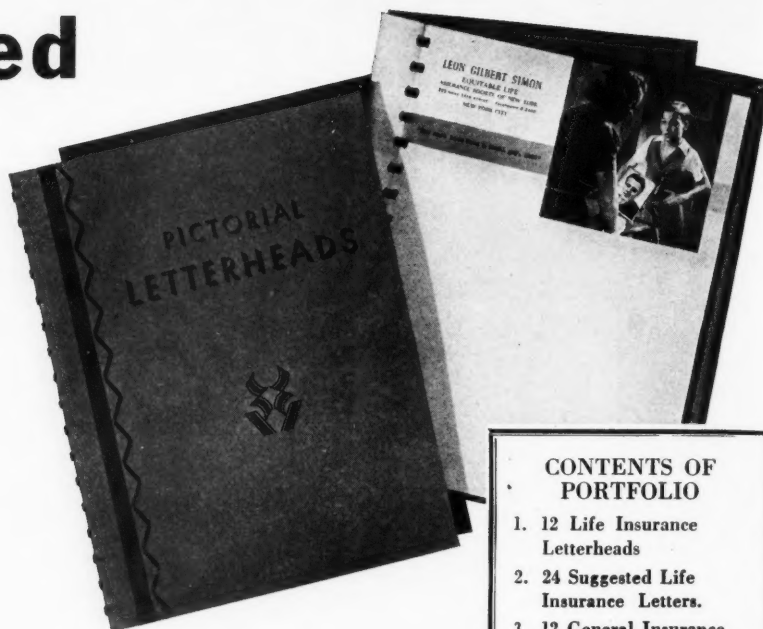
3. *"How to Write Letters That Sell Insurance."* A brief, complete outline of insurance sales letter writing. Takes apart successful sales letters and shows just why they were effective. Sets out simple rules of good sales letter writing which will greatly increase your results.

## How to Use the New PICTORIAL LETTERHEADS and Portfolio

1. Try this for one month. Each morning have your secretary send out five letters, on Pictorial Letterheads printed for you, to names selected from a general list. The suggested letters in the Portfolio, with appropriate changes, can be used to save time in preparing these letters. Have her give you the names, and use them for day after tomorrow's prospect list.

2. When you come in from each day's selling, select one Pictorial Letterhead and sales letter that fits each prospect you interviewed.

Did some say, "I can't afford it?" There's a letter to fit them. Did others give you a flat turn-down? There's a letter to make them reconsider.



## CONTENTS OF PORTFOLIO

1. 12 Life Insurance Letterheads
2. 24 Suggested Life Insurance Letters.
3. 12 General Insurance Letterheads.
4. 24 Suggested General Insurance Letters.
5. "How to Write Letters That Sell Insurance."

Price \$1.00  
(On approval)

Dictate your own letter, or the necessary changes in the one selected, and follow up your interviews with a written reminder of this kind. Just a few minutes spent in this way each day and you'll find all your follow-up interviews are getting off to a much more favorable start.

## WELL WORTH THE MONEY

Even if you never order the Pictorial Letterheads themselves, the suggested forms and "How to Write Letters" alone are well worth one dollar. If they help you close *only one case*, if they gain for you just one more favorable interview, you'll profit by the investment.

## USE THE COUPON BELOW

Send your dollar now for the new PICTORIAL LETTERHEAD Portfolio, using the coupon below. You risk nothing. Your dollar will be refunded in case you're not entirely satisfied and return the Portfolio. Or if you later decide to order the Letterheads, the dollar will be credited against your order, and the Portfolio will cost you nothing.

Pictorial Division, Dept. NU-9-20  
The Rough Notes Co., Inc.  
222 East Ohio Street  
Indianapolis, Indiana

\$1

Here's my dollar bill (or check). Send me the new PICTORIAL LETTERHEAD Portfolio. I understand that if I'm not entirely satisfied, I can return the Portfolio and receive my money back. If I later decide to buy PICTORIAL LETTERHEADS, the dollar is to be credited on my order.

Name .....  
Company & Title .....  
Address .....  
City ..... State .....



# The NATIONAL UNDERWRITER

Forty-fourth Year—No. 38

CHICAGO, CINCINNATI, NEW YORK AND SAN FRANCISCO, FRIDAY, SEPTEMBER 20, 1940

\$3.00 Year, 15 Cents a Copy

## Life Institution's Margins Ample to Meet Chaotic Times

### Vice-president of Provident Mutual Addresses Regional in Chicago

The margins of strength which have contributed to the outstanding life insurance record during the last decade will also assure its value as the best protective medium in the unsettled times ahead, E. W. Marshall, vice-president and actuary, pointed out before the Provident Mutual Life's midwestern regional sales congress in Chicago. The guaranteed values of life insurance will preserve its importance as a major means of investment, Mr. Marshall stated. Even with such changes as heavier taxation or changed price levels in store for the American people, life insurance will continue to appeal to men for the protection of their families and businesses.

#### Four Margins of Strength

There are four great margins of strength inherent in life insurance which are responsible for its unique preferential status, Mr. Marshall said. 1. Diversification of relatively conservative investments, creating a spread which makes for safety of the individual's investment. 2. The tradition of safety first and trusteeship built into the life insurance structure. 3. The stabilizing influence of the law of average as applied to mortality as well as investments. 4. The steady influx of premium receipts and interest return which make the institution relatively independent of current market fluctuations.

Other headline speakers were President M. A. Linton, Vice-President W. K. Wise, C. J. Zimmerman, president of the National Association of Life Underwriters; Theodore Widing, Provident's "Man of the Year"; and C. V. Anderson, Cincinnati, former president of the National association and Million Dollar Round Table member.

#### High Points Brought Out

High points brought out by the speakers were:

**President Linton:** "In these days of destruction of human values and property, we of the life insurance business can be proud that our institution is dedicated to the protection and safety of the individual. It is a friendly and constructive force in a world largely ruled by hatred and cruelty."

**Vice-President Wise:** "Every life insurance policy contains certain fundamental values. One of the greatest of these is the agent's contribution. This contribution has not changed since life insurance began; it will not change in the years ahead. Even if a policy does not mature or become a claim, the agent's contribution will still be present

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## Conn. General Issues War Clause

### Imposes Some Restrictions on Males 18-30 for Larger Amounts

Connecticut General announced the application of a restricted form of war clause applicable to males ages 18-30, inclusive. The form was drafted before the national draft bill was signed taking in ages 18-35, and it is possible Connecticut General will amend its war clause accordingly. Except as specified, males 18-30 inclusive will be entitled up to \$25,000 insurance without war rider.

The most significant factor in Connecticut General's action is that it will write insurance up to certain amounts to all persons in military or naval activities, except in time of war, without the war clause. As was to be expected, actual war coverage will require payment of an extra premium, to be decided later, and would be given for one year term, subject to renewal annually with provision for revision of the extra premium rate if that is indicated as necessary.

#### Provisions of New Rules

Connecticut General now will cover members of the army, navy, marine corps or coast guard for \$5,000 without war rider, and for an amount above that will impose the rider. The limit includes any other Connecticut General insurance in force.

Members of the national guard or any of the reserve services will be entitled to a maximum of \$10,000 without rider.

Private pilots, student pilots and college students taking aeronautics training will be written only with the war rider. The rider will not be applicable to airline pilots unless they are members of the national guard or reserve services, when the rule applicable to those branches will govern. Any amount over \$10,000 will call for the war rider.

#### Three Types of Exclusions

Connecticut General's war clause provides three exclusions. It does not cover for two years after issue of policy death due directly or indirectly to war outside the continental United States and Canada. It also does not cover death while in the United States or other country's military or naval service in time of war, whether the war involves the United States or not, nor within six months after return to the United States or Canada.

#### Aeronautical Exclusion

Finally, it does not cover death, except while a fare-paying passenger, due directly or indirectly to travel or flight in airplanes or other aeronautical equipment in time of war, either in military or naval service of the United States or any other country, or while operating an airplane or taking aviation training. In event of death due to such aviation activity, premiums paid would be returned without interest.

It is anticipated that many other companies will take a similar action within a few days.

## Financial Section Plans Two-Day Meet

### Financial, Industrial Leaders to Speak at ALC Unit Parley

Outstanding financial and industrial leaders will be among the speakers at the annual meeting of the Financial Section of the American Life Convention at the Edgewater Beach Hotel, Chicago, Oct. 7-8.

This year the section is meeting two days instead of the customary one. Chairman Frank J. Travers, second vice-president, Lincoln National Life, and Secretary Charles F. Nettleship, Jr., secretary Colonial Life, have prepared a well balanced program for the gathering.

The Financial Section gathering will open on Oct. 7, with a luncheon. Greetings will be extended by C. A. Craig, board chairman National Life & Accident, president of the American Life Convention, and Col. C. B. Robbins, manager and general counsel. G. P. Ellis, Chicago, president Illinois Chamber of Commerce, and past president American Society of Certified Public Accountants, will speak on "Method of Determining True Corporate Earnings."

#### Closed Session to Be Held

A closed session for members of the Financial Section will follow: "Analysis of an Electric Company Bond," will be presented by N. H. Nelson, treasurer Minnesota Mutual Life; "Analysis of a Small City Revenue Bond," E. A. Camp, Jr., treasurer Liberty National Life, and "Farm Appraisals," J. S. Corley, assistant treasurer Bankers Life of Iowa.

At the morning session on Oct. 8 "Implications of Population Changes in the 1940 Census," will be discussed by Dr. P. M. Hauser, assistant chief statistician for population, U. S. Bureau of the Census; "The Real Estate Mortgage Outlook," Harold A. Moore, vice-president, Chicago Title & Trust Co., and "A Chemist Looks at the Investment Problem," Dr. Chaplin Tyler, E. I. du Pont de Nemours & Co., Wilmington. Dr. Tyler's address will be illustrated by a sound-color motion picture.

#### Legal Section Invited

A luncheon follows to which members of the Legal Section are especially invited. Dana Backus, White & Case, New York City, attorneys, will discuss "New Government Legislation and Regulation Affecting Institutional Investors."

At the final session in the afternoon a "Report on 1940 Life Officers Investment Seminar," will be given by Alex Cunningham, vice-president and treasurer, Western Life. "The Outlook for Electric Utility Investments," will be reviewed by Alex Dow, chairman executive committee, Detroit Edison Company. Committee reports and the election of officers will conclude the gathering.

#### Dominion Life Joins A. L. C.

The Dominion Life of Canada joined the American Life Convention, bringing the total membership up to 156.

## Conscripts May Buy U. S. War Risk Insurance

### Receive Same Privileges as Other Enlisted Men—No Premium Moratorium

WASHINGTON—Men inducted into the new army under the conscription bill signed by President Roosevelt Sept. 16 are expected by Veterans' Administration officials to be granted the same privileges of insurance as are now extended to members of the peace time army. Official announcement to this effect has not yet been made, but officials said they saw nothing in the law to prevent an extension of the government insurance system to take in the conscripts.

It was pointed out that the bill specifically provides that the men inducted for training and service shall receive the same pay and allowances, including "pensions, disability and death compensation, and other benefits" as are provided by law in the case "of other enlisted men of like grades and length of service of that component of the land or naval forces to which they are assigned."

Further, it was said, the plans for training call for the mingling of the new men with the present enlisted personnel; all will be in the army together and conscripts will not be distinguished from volunteers so far as status goes. Accordingly, it was said, since the law permits enlisted men to take out government insurance within 120 days of service, there appears to be no reason to believe that the training army will not receive the same privilege.

Also incorporated in the act are certain provisions of the soldiers' and sailors' relief act of March 8, 1918, to be applicable with respect to persons inducted for training. That measure protects men from loss under installment contracts, but as incorporated in the conscription bill it is provided that such contracts may be canceled by mutual agreement of the parties thereto, but requires that the agreement must be executed in writing subsequent to the making of the original contract and during the period of military service of the person concerned.

Consideration is being given to further protective measures for the men who are to be taken into the army, some of which may be brought before congress in the form of supplemental legislation. It is not expected, however, that any such measures will be passed this session, now due to adjourn Sept. 28, but, rather, will be taken up when congress reconvenes in January and experience has disclosed any deficiencies that may exist in the present law.

#### GOVERNMENT INSURANCE THREAT

NEW YORK—The conscription measure as finally drawn contains no

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## Companies Make Provision for Employees in Uniform

Equitable Assurance Society announces that employees who enter military service will be reemployed at the same rate of pay and with full retention of seniority rights upon discharge from military service. For those employed for one year or longer, Equitable will continue payment of salary for three months, less government pay and allowances to the employee or his dependents, contributions, if any, to the Society's group insurance plan, and any other deductions required by law. For employees in the service less than one year, salary is to be continued for one month.

The society is continuing in effect for one year of peacetime military service the employee's non-contributory group insurance. For employees contributing group life insurance, regular deductions will be made during the allowance period. For the balance of the year, the Society will continue payments which are to be reimbursed by the employee upon his return to active service with the company.

Group hospitalization coverage for the employee will be discontinued since the government will make necessary provision for this. Where an employee has dependent coverage, however, this protection will be continued with the society paying the premiums after the adjustment allowance period has expired.

The contracts of general agents and agents providing for compensation on a commission basis only will be continued in force. Benefits for contributory life insurance are to be continued, the Society assuming the full cost as well as the full cost of group accidental death and dismemberment insurance.

Apparently practically all of the Hartford insurance companies have decided to make about the same provision for employees that are called to the colors. Definite announcements have been made by Aetna Life and Aetna Fire and it is understood that the other companies are adopting about the same practice.

Those who have been with Aetna Life one year or less will receive one month's salary; those who have been with the company two years, will get two months' salary and three years, three months. Aetna Fire has the same scheme except that it provides one-half month's salary for those who have been with the company one-half year or less.

Provision is being made for continuing the group life insurance benefits of employees called into army service and group hospitalization benefits for dependents of employees.

The American Management Association has just put out a pamphlet entitled "Company Policies Covering Long Term Military Service of Employees." It consists of a summarization of definite policies that have been adopted by 29 companies, two of which are insurance companies.

On the question of whether service men would be permitted to retain group insurance protection, 18 companies said that group insurance would be retained. However, various qualifications were noted such as: "Will be discontinued in case the man goes into active combat;" "If the insurance company will permit;" "As long as there is no increase in the ratio;" "Unless the problem becomes too extensive;" "If the individual keeps up his payments during his absence." Three companies declared that they would pay all premiums during the employee's absence and one company is considering a plan under which it would pay the premium on the difference between company insurance and any possible government insurance. If there is no government insurance, this concern would pay the entire premium if the insurer would permit. Three companies will cancel the insurance when the service man leaves and renew it when he returns.

On the question of supplementing the

## Provident L. & A. Honors Maclellan's 35-Year Record



R. J. MACLELLAN

CHATTANOOGA, TENN.—President R. J. Maclellan of Provident Life & Accident was given a luncheon on the completion of his 35th year with the Provident and his 24th year as president.

Judge Alexander Chambliss presented Mr. Maclellan a silver loving cup on behalf of the company. Vice-president W. C. Cartinhour presented him a 35-year service pin. President Maclellan's office was filled with flowers from officials and employees. Field men and company representatives sent in letters and wires of congratulations.

He started with the Provident as secretary, sharing a double desk with his father, who was president.

service man's army pay by continuing any part of his company wages or salary, there was a great deal of difference. Most of the companies seem disposed not to make any such payments. According to the American Management Association, employers are taking into account the 1917 federal statute making it a misdemeanor to pay private compensation to persons in federal service. One company got an opinion from an attorney in the war department that the propriety of any benefit payments to service men is doubtful in view of this statute. However, this company believes that such payments will eventually be ruled proper.

During the 1917-18 war, many of the large companies paid all employees in the service the difference between their regular salaries and their army or navy pay and restored their jobs at the end of the war. They do not feel inclined to commit themselves to such a course now, because a permanent plan of compulsory military service is entirely possible. Also, the government has been very specific in its statements that men with dependents will not be called in peacetime and hence the companies feel that the conscripts will not need as generous allowances.

Some companies seem to be withholding any decision until they have a better idea of how many employees they stand to lose temporarily. It has been noted that army officials maintained an

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## Committee Winds Up Year's Work

MONTPELIER, VT.—The planning and equipment committee of the Life Office Management Association held its final meeting of the year at the National Life Insurance Company buildings. Representatives from ten major life companies attended the meeting which consisted of a business session in the morning and a trip through the company's office during the afternoon. Carl Schneider, company coordinator, a member of the committee, was in charge of the arrangements.

## Ordinary and Industrial Made Gains in August

Ordinary and industrial production recorded a gain in August as compared with the same month a year ago but group production was sharply off and the total sales were, therefore, .9 percent less than in August a year ago, the Life Presidents Association estimates. For the first eight months of this year, total production was 1.2 percent less than for the parallel period last year.

Total new business in August amounted to \$579,283,000 as compared with \$584,595,000 for August, 1939. New ordinary was \$402,415,000, against \$381,626,000, increase 5.4 percent; industrial was \$123,111,000, compared with \$119,068,000, increase 3.4 percent; group was \$53,757,000 compared with \$83,901,000, decrease 35.9 percent.

For the first eight months new ordinary amounted to \$3,392,800,000 decrease .9 percent; industrial, \$1,030,190,000, increase 5.1 percent and group \$441,055,000, decrease 16.6 percent.

### RESEARCH BUREAU REPORTS

For the first time in 1940, the sales of ordinary life insurance for the year to date show a gain over the corresponding period of 1939, the Sales Research Bureau reports, with sales for the first eight months 101 percent of those for the same period last year.

August sales were 110 percent of those one year ago. All sections of the country participated in the gain. The New England states registered the largest gain with a 15 percent increase.

Monthly and year-to-date percentage comparisons with 1939 for principal cities are as follows: Boston, 103, 93; Chicago, 116, 102; Cleveland, 125, 109; Detroit, 91, 99; Los Angeles, 29, 97; New York, 111, 102; Philadelphia, 109, 101; St. Louis, 108, 98.

## Adult Educational Program May Be Extended Nationally

LOS ANGELES—Prospects for the extension of the adult consumers educational movement in life insurance on a national basis have been stimulated by the appointment of Dr. G. H. Mann, president National Education Association, as head of the new U. S. related training program for national defense. Dr. Mann, who has been in charge of adult education in California schools, cooperated with Roy Ray Roberts, Los Angeles general agent State Mutual Life, in getting life insurance included in the consumer educational course now being taught by California schools.

Before leaving for Washington to assume his new position, Dr. Mann arranged with Mr. Roberts, vice-chairman of the National Association of Life Underwriters' committee on education, to meet in Philadelphia Sept. 24, for a conference with Holgar Johnson, president Institute of Life Insurance, President C. J. Zimmerman and other officials of the National association, to devise ways and means to extend the adult consumers education movement in life insurance.

## Howard Spencer New Head of Insurance Bar Group

Howard C. Spencer of Rochester, N. Y., was elected chairman of the insurance section of the American Bar Association to succeed John W. Cronin, general counsel Liberty Mutual, who becomes an ex-officio member of the council. Joseph H. Lewis, Ponca City, Okla., was elected vice-chairman and Clement F. Robinson, Portland, Me., was re-elected secretary. V. J. Skutt, Mutual Benefit Health & Accident, Omaha, and Prof. Edwin W. Patterson, Columbia University, were the two new members elected to the council.

## Myrick Declines Renomination

NEW YORK—J. S. Myrick, manager Mutual Life in New York City, has informed N. Baxter Maddox, chairman of the nominating committee of the National Association of Life Underwriters, that he does not care to have his name presented for renomination as trustee. His term expires this year. Mr. Myrick served as National association president in 1927-28 and has been on the board of trustees ever since then. He has served on many association committees.

While maintaining the same interest as in the past in association affairs, Mr. Myrick prefers to be free from the definite obligation to attend meetings which being a trustee involves. He also believes that younger men should be given the opportunity to hold positions of responsibility in the association.

On the eve of the Philadelphia convention of the National Association of Life Underwriters, last minute activity in behalf of various candidates for national trustee and for secretary has become intensified. Probably in no other year has so much campaign material of a printed nature been gotten out as this year. Committees have been formally organized in behalf of all but three or four of the 15 or 16 candidates in the field and most of these committees have prepared printed brochures which they have sent about the country to leaders in the association.

The committee sponsoring Herbert A. Hedges of Kansas City, for national secretary got into action rather late in the season, but during the past week or so, they have been sending out a brochure. Mr. Hedges is general agent for Equitable Life of Iowa and is a national trustee. The brochure contains a full page picture of Mr. Hedges, a letter from Leon B. Fink, president of the Life Underwriters Association of Kansas City; a reproduction of the signatures of the members of the General Agents & Managers Association of Kansas City endorsing Mr. Hedges, and reproduction of telegrams from various local associations in Missouri pledging their support.

Mr. Hedges is one of two whose names have been mentioned in connection with the position of secretary. The other is Grant Taggart, California-Western States Life, Cowley, Wyo. A group of Los Angeles life insurance leaders has assumed the leadership in campaigning for Mr. Taggart.

The Grant Taggart committee has now put out a brochure, as well. It consists largely of reproduction of a folder that was originally prepared by the National association and sent to thousands of insurance men in 11 cities in advance of an eastern speaking tour by Mr. Taggart three years ago. The committee contends that Mr. Taggart is the logical man for secretary, stating: "He is not a manager or a general agent. He is not a supervisor or a home office man. He is a field man on the firing line with a rate book every day." There are quoted excerpts from messages from various associations, particularly in the far west, expressing enthusiasm for Mr. Taggart.

The sponsoring committee for W. W. Hartshorn, Metropolitan Life, Hartford, got out a statement about its man this week. Mr. Hartshorn is one of the candidates for trustee. John H. Thompson, Connecticut Mutual, Hartford, chairman of the committee, states that Mr. Hartshorn has received the support of every local association in Connecticut and is receiving extensive national support. Mr. Thompson states that Hartford is entitled to representation on the board and that Mr. Hartshorn is a most logical candidate. He started on a debit in Boston 17 years ago and as manager of a large Metropolitan Life district in Connecticut, he has gained a real understanding of field problems. He is now chairman of the publications committee of the National association.



## Beard Is Elected Vice-president Philadelphia Life

Announcement is made this week that Robert H. Beard of Chicago, head of the local agency of Robert H. Beard & Co., and manager of the Philadelphia



ROBERT H. BEARD

Life, has been elected vice-president of that company, the directors having acted Wednesday. He is one of the outstanding insurance men of the city, is prominent in activities outside of insurance, and is a man gifted with all of the elements of salesmanship. Mr. Beard will remain in Chicago, as usual, looking after his insurance affairs, but will give considerable time to the Philadelphia Life, particularly in its agency and production departments.

Mr. Beard is a man of dynamic personality, who has been particularly successful as a producer. In fact, he started as a soliciting agent in Muskogee, Okla., 35 years ago. He operated his own office there, and went to Chicago 25 years ago, acting as broker and then joining the Chicago Board of Underwriters as a Class 1 agent. He produces a large business for leading fire and casualty companies. In his early years in insurance, he spent his time chiefly in soliciting surety bonds and casualty insurance, and then took on fire.

### Agent of the Equitable

Some 20 years ago he became an agent of the Equitable Society. He was known as a large personal producer at once. Later he became Chicago manager of the Pan-American Life, and subsequently was elected vice-president and general manager of the Calumet National Life and Calumet Casualty, two Chicago local companies. These companies were merged with other institutions, and Mr. Beard became manager of the Philadelphia Life at Chicago and later was elected a director. In all his life insurance connections he has been a member of the top production clubs, has taken numerous prizes, and has been honored in many ways.

Mr. Beard is not only a factor in insurance in Chicago, but he operates the country over, having some of the large accounts as far west as San Francisco and east in New York and Boston.

Associated with him in his agency are Robert H. Beard, Jr., John S. Miller and Val Schmidt. They are his chief lieutenants.

In one of his best years, Mr. Beard wrote as high as \$1,000,000 of life insurance in a single month.

Mr. Beard will go to Philadelphia to confer with officials from time to time. It is expected that he will be particularly effective in the western states where the company is licensed, viz., Ohio, Illinois,

## Taylor Replaces Metzger in Buffalo for Equitable

BUFFALO—D. H. Taylor has been appointed manager Buffalo agency Equitable Society, succeeding C. B. Metzger who has been made assistant treasurer at the home office. Mr. Taylor has been assistant manager of the Rochester agency since 1929, and has been connected with the company for 20 years. He is past president of the Rochester Life Underwriters Association.

Mr. Taylor was introduced to the Buffalo agents at a luncheon, at which A. M. Spalding, New York office, and A. B. Shepard, Jr., group supervisor western New York, were in attendance.

Indiana, Michigan and Minnesota. He, being a westerner, understands western people, and he can do much to popularize the Philadelphia Life throughout the great central section of the country.

The Philadelphia Life is highly regarded in the business. Clifton Maloney is the president. The company still has associated with it many of the officers and employees who started with it. No general agent has been lost to the Philadelphia Life during or since the depression. The company started in business in 1906. It has \$700,000 capital and over \$200,000 net surplus. It has assets of over \$14,000,000, and insurance in force of over \$55,000,000.

The Philadelphia Life has never been a plunger, has been moving along in a quiet, orderly way, without making much noise. It writes both participating and non-participating insurance. With Mr. Beard assisting in the production end and with the general administration of the company, it is predicted there will be more activity and aggressiveness. The company bears an excellent reputation and renders the highest service to its agents.

## Chicago Association Plans Dinner for Harry T. Wright

Harry T. Wright, the unopposed candidate for president of the National Association of Life Underwriters, will be honored by the Chicago Association of Life Underwriters at a dinner Oct. 8 in Chicago, upon his return from the National association convention in Philadelphia. Mr. Wright is slated to succeed as president C. J. Zimmerman of Chicago, Connecticut Mutual Life general agent.

L. M. Buckley, Provident Mutual, past president Chicago association, is chairman of the committee on dinner arrangements, and W. V. Woody, Equitable Society, co-chairman.

### Expect Attendance of 350

The dinner is expected to be a brilliant affair, with accommodations for 350 persons. W. M. Houze, John Hancock general agent, president Chicago association, will preside. A. E. Patterson, vice-president Penn Mutual and past president National association, was invited to be toastmaster but other engagements will prevent him from attending. Those in attendance will be guests of the hotel at a "friendship hour" get-together before the dinner.

State insurance commissioners, company presidents, officers of the Illinois, Indiana, Iowa and Michigan life underwriters associations are being invited.

Report to President Houze by Mrs. Jeannette Thielens Phillips, Massachusetts Mutual, convention attendance chairman, is that more than 60 Chicago agents have made reservations to attend the Philadelphia meeting. Chicago may have a contingent larger than the 100 who attended the St. Louis convention last year, she reported.

## N. Y. Atty.-General Now Weighs War Clause Wording

### Companies' Proposal Would Apply to All Deaths Occurring in Service

NEW YORK—Attorney-general Bennett of New York has under consideration three war clause proposals for ordinary policies submitted on behalf of companies doing business in this state. He has reserved decision pending the companies' submission of a brief in support of their contention that the proposed provisions do not exceed the limitations imposed by the code.

The big point at issue is that unlike the statutory limitation on industrial policies the code says that there shall be no limitation of coverage on account of "death occurring in a specified manner" and lists a few exceptions, one of which is "death resulting from military or naval service." Realizing that there would be a vast number of cases, including missing men never accounted for, where it would be impossible to prove that death was or was not due to military or naval service, the companies propose to make the war risk exclusion dependent not on cause of death but on the status of the insured, namely a member of the armed forces. They contend that while the law refers to "death occurring in a specified manner" it imposes no limit on policy restrictions based on the insured's status.

### Supporting the Argument

In support of this argument is the fact that the legislature enacted a law permitting status as a member of the army, navy, or civilian non-combatant auxiliary unit to be ground for denying liability. This brings up the question whether in conferring this limited power to exclude liability on the ground of status the legislature was giving the life companies new rights or whether it was in effect limiting a right of exclusion which had always been open to them. If the latter were the case the logical conclusion would be that there is no limitation on exclusions based on the insured's status, so far as ordinary policies are concerned.

A bill to place ordinary policies on the same footing as industrial in respect to war risk exclusions was also passed by both legislative houses but unlike the industrial bill failed to get the governor's approval. The companies' present proposal would limit payment under the war risk exclusion to the policy's cash value or reserve, whichever might be greater.

Besides the proposed clauses applying to those in the armed forces or in non-combatant auxiliary units, a third proposal would limit recovery to cash value or reserve if the insured met death while traveling in war areas within two years of date of issue.

### Sought Broad Construction

In order to give needed protection to existing policyholders and to avert needless litigation as to what "resulting from military or naval service" meant a number of companies asked the New York department to construe the phrase as meaning deaths occurring while in military or naval service. Obviously, outside of clear-cut cases such as being killed outright in battle, there are endless possible combinations of circumstances under which it would be difficult if not impossible to say whether death

(CONTINUED ON PAGE 7)

## DELAY AND DANGER

The possibility of the coincidence of delay and danger is one life underwriters often mention. Here is an instance where something actually did happen.

The man in the case was a clerk in a non-hazardous business. He agreed to add \$2,000 to the \$1,500 life insurance he already had, but after signing the application found the examination date inconvenient and put it off. Our underwriter made a second call, was told that there had been no change in the plan to take the policy but that one thing or another had prevented him from going to the examination. He would "get there within the next few days."

Ten days later the underwriter phoned the doctor, learned that the applicant had not yet appeared. He phoned to the applicant's office, and was told that the applicant, a few days before, had been in an automobile accident, had been injured, was still unconscious, and his recovery was doubtful.

The few days of procrastination about seeing the doctor means to this man's family the difference between \$3,500 and \$1,500.

\* \* \*

## THE PENN MUTUAL LIFE INSURANCE CO.

WILLIAM H. KINGSLEY  
Chairman of the Board

JOHN A. STEVENSON  
President

INDEPENDENCE SQUARE, PHILADELPHIA

## Minneapolis Will Have 30 Boosters in Philadelphia

MINNEAPOLIS — Thirty members of the Minneapolis Life Underwriters Association plan to go to Philadelphia to boost Minneapolis for the 1941 meeting. The delegation will be led by W. W. Scott, president, and W. S. Leighton, immediate past president. They will establish headquarters at the Sylvania hotel. The Minneapolis contingent includes several members of the Million Dollar Round Table, among them Paul Dunnavan, Paul Dobson, Robert Olsen, Frank J. Koors and A. M. Sheldon.

### CINCINNATI DELEGATION PLANS

CINCINNATI—L. B. Scheuer, president of the Cincinnati Life Underwriters Association, will head a delegation from this city at the National Association of Life Underwriters annual meeting in Philadelphia to promote Cincinnati's invitation for the 1941 meeting. The Cincinnati delegation will have headquarters in the Bellevue-Stratford, Rooms 515, 516 and 517, where they expect to greet many delegates who have already pledged their support to Cincinnati for this convention.

All of the Ohio associations are active in promoting Cincinnati's invitation as it is an Ohio enterprise. Support has been pledged from associations in nearly every state, which is encouraging to the Cincinnati delegation, inasmuch as the only publicity has been personal letters from members of the Cincinnati association to their friends throughout the country.

The Cincinnati men expect to promote their invitation through personal contact with the delegates at Philadelphia but propose to adhere strictly to their announced intention of not attempting to secure the invitation through entertainment or display.

### Map N. Y. Federation Meeting

The program has now been printed for the annual convention of the Insurance Federation of State of New York to be held in New York City, Oct. 4-5. A good many of those in the city for the occasion will probably visit the New York fair Oct. 4 and that day has been designated as "Insurance Federation Day" at the fair. The banquet will be held that evening at the Hotel Astor. The principal speaker will be Dr. Allen A. Stockdale, a professional speaker.

The business session will take place the morning of Oct. 5 in the Astor. John F. Ackerman of Binghamton will give the presidential message; Floyd N. Dull, New York, will report as chairman of the executive committee; Ray S. Choate, vice-president of American Automobile, New York, will give the finance committee report; L. L. Saunders of Albany will report as executive secretary; Alexander J. Young of Albany as treasurer. Then will come the election and following that a meeting of the directors and of the executive committee.

### Receiver for Texas Outfit

AUSTIN, TEX.—The National Protective Life of Dallas, which has been inactive since 1933 with the exception of about two months in 1940, has been placed in receivership. Irregularities were reported by Attorney-general Mann in his petition for receivership. He alleged that certain officers of the defunct Home Life of Dallas, which was placed in receivership last April, had sent out letters to policyholders of the Home Life on behalf of the National Protective, seeking to continue their insurance. The letters were signed by W. H. Wharton as general manager. The U. S. postoffice department investigated the situation and issued an order preventing National Protective from receiving mail. Various sums of money representing premium payments were sent in by former Home Life policyholders but the postoffice was unable to locate the persons receiving mail and after investigation concluded that W. H. Wharton was a fictitious person.

### Changes in Mich. Department

LANSING, MICH.—Commissioner Emery of Michigan announces two changes in his staff. Jay C. Ketcham, a former department examiner who has been serving as secretary of Great Lakes Casualty, becomes second deputy commissioner. He succeeds William Conley, formerly department actuary, who joins Michigan Hospital Service, Detroit, as comptroller.

James S. Maine joins the department as assistant actuary to succeed W. W. Garnett who has joined the railway retirement board in Washington. Maine has been with Central Life of Illinois.

### Ohio Lists Unlicensed Carriers

The Ohio department has just compiled lists of insurance companies licensed in Ohio and others, numbering about 200, which are not licensed in the state.

The preparation of the lists is a step in the campaign which the department has undertaken to warn the public not to purchase insurance from companies not licensed in Ohio.

## Life Companies Subscribe to Canada's War Loan

MONTREAL—Canadian and American life companies operating in Canada have subscribed more than \$43,000,000 to Canada's second war loan, or 14.4 percent of the objective.

The largest insurance subscription and also the largest of the campaign to date is from the Sun Life of Canada, \$10,000,000; second, Metropolitan Life, \$6,000,000, and third, London Life, \$5,000,000. Mutual Life Assurance subscribed \$4,025,000, Canada Life \$4,000,000, Manufacturers Life \$2,250,000, Imperial Life and Great-West Life, each \$2,000,000, Confederation Life \$1,500,000, and North American Life Assurance \$1,000,000. Many others subscribed lesser amounts.

### Women Select Nominators

A nominating committee of four to select the 1940-41 executive committee and chairman of the Women's Quarter Million Dollar Round Table of the National Association of Life Underwriters has been appointed. The committee is composed of Hermine R. Kuhn, Equitable Society, New York; Martha Washburn Allin, Connecticut Life, Minneapolis; Lillian L. Joseph, Home Life, New

York, and Helen B. Rockwell, National Life, Cleveland.

### Knowles Heads "Standard"

Following the recent death of Charles E. Belcher, Stanley S. Knowles has been elected president and editor of the "Standard" of Boston. James H. Kelsey became vice-president and treasurer, and E. E. Wall, secretary and assistant treasurer. Mr. Knowles has been with the "Standard" since 1916 and is a graduate of Bowdoin College, class of 1912. Mr. Kelsey has been with the publication since 1891. W. N. Woodland, with the paper since 1932, a graduate of Boston University school of journalism in 1932, will be associate editor.

### Buyers Group Starts Season

The first meeting of the season for the Association of Insurance Company Buyers was held at the Wampanoag Country Club in West Hartford, Conn. The members enjoyed golf during the day and then after dinner heard an address by F. L. Rowland, secretary of the Life Office Management Association, on "Relation of Office Management to Purchasing." The next meeting will be held Oct. 8 in Boston when Amos Hobbs of Massachusetts Bonding will be in charge of the meeting.

*-And I Joyfully Spend the Rest!*

• More than 10,000,000 women are gainfully employed in the United States and Canada. Their financial problems are very similar to those of the average man. Many have dependents. Many wish to put money into some safe, secure investment that will yield cash in times of emergency. Many wish to set aside money for retirement years,—and all wish to joyfully spend the rest.

Insurance for women is one of the fields to which the Great-West Life devotes special attention. Within recent weeks, a complete new series of sales material,—visual sales helps, booklets, direct mail letters,—has been prepared to help Great-West Life men further develop this excellent market for women's insurance.

**The GREAT - WEST LIFE ASSURANCE COMPANY**  
Head Office—WINNIPEG  
Business in Force.....\$625,556,093



# The Whole SOCIAL SECURITY Story — in a "Nut Shell" — *PLUS* the "Gadget" Appeal

Here is the new SOCIAL SECURITY POCKET SLIDE which has been called the "perfect gadget" by enthusiastic agency men. We have sold and still have on sale more elaborate types at far higher prices—but *this one is the winner*. It "has everything" and is cheap besides. An agent really lacks nothing on Social Security when he has this new "Pocket Slide."

Gadgets help sales. That has been proved. An agent puts the gadget into the prospect's hands and the sale has begun. Interest is aroused when the prospect sets it for his own case (and the agent gains important information by observing where

he sets it). Attention is held for the sales story. This gadget has a subtle appeal, too—which agents say is effective. It stimulates one to "act now" because the benefits, grading down as age advances, are always visible to the prospect.

Price has been brought down to where it is immaterial. Companies, managers, even agents can afford to stock as many as will be used without waste. This new Pocket Slide is good "give away" advertising *plus sales utility*. It may be left with "centers of influence" who will be glad to become authorities on Social Security information.

## Simple — Complete — Effective — Inexpensive!

(Actual size, closed, 6 1/2" x 4 3/8")

(Actual size, closed, 6 1/2" x 4 3/8")

# Social Security Pocket Slide

## MONTHLY INCOME BENEFITS Based On Average Wage

Age as of Jan. 1, 1937	Years of Coverage	\$150 Monthly Wage											
		\$50 Monthly Wage				\$100 Monthly Wage							
		Man :	Man and Wife	Widow	Child or Parent	Man :	Man and Wife	Widow	Child or Parent	Man :	Man and Wife	Widow	Child or Parent
20	45	29.00	40.00	21.75	14.50	36.25	54.37	27.19	18.12	43.00	65.25	32.62	21.75
25	40	28.00	40.00	21.00	14.00	35.00	52.50	26.25	17.50	42.00	63.00	31.50	21.00
26	39	27.80	40.00	20.85	13.90	34.75	52.13	26.06	17.38	41.70	62.55	31.28	20.85
27	38	27.60	40.00	20.70	13.80	34.50	51.75	25.88	17.25	41.40	62.10	31.05	20.70
28	37	27.40	40.00	20.55	13.70	34.25	51.37	25.69	17.12	41.10	61.65	30.82	20.55
29	36	27.20	40.00	20.40	13.60	34.00	51.00	25.50	17.00	40.80	61.20	30.60	20.40
30	35	27.00	40.00	20.25	13.50	33.75	50.63	25.31	16.88	40.50	60.75	30.38	20.25
31	34	26.80	40.00	20.10	13.40	33.50	50.25	25.12	16.75	40.20	60.30	30.15	20.10
32	33	26.60	40.00	19.95	13.30	33.25	49.87	24.94	16.62	39.90	59.85	29.92	19.95
33	32	26.40	40.00	19.80	13.20	33.00	49.50	24.75	16.50	39.60	59.40	29.70	19.80

## MONTHLY INCOME BENEFITS Based On Average Wage

Age as of Jan. 1, 1937	Years of Coverage	\$150 Monthly Wage											
		\$50 Monthly Wage				\$100 Monthly Wage							
		Man :	Man and Wife	Widow	Child or Parent	Man :	Man and Wife	Widow	Child or Parent	Man :	Man and Wife	Widow	Child or Parent

†Primary Insurance Benefit. Also applies to wage-earning woman.  
 ‡Same income applies to wife on attaining age 65.  
 §For average wages that fall between the columns shown, increasing the benefit in proportion to wages will give a very accurate figure. For precise accuracy, take 10% of average wage plus \$15 and add 1 percent each year of covered employment.

## IMPORTANT CONSIDERATIONS

- (1) Under Social Security the Primary Benefit requires time to build up. Life insurance pays the full amount if death occurs tomorrow.
- (2) Social Security is built up from taxes on salaries that disability may terminate. Life insurance can be made to continue protection during a period of disability.
- (3) Social Security is not intended to care for widows under 65 if there are no dependent children under age 18. A small amount of life insurance will supplement her limited earning during that time.

...if they will receive an income  
 ...they should die  
 ...and there is  
 ...child...

### IMPORTANT CONSIDERATIONS

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Convenient • Easy-to-Use  
"Direct-Reading" Tables  
The ANSWER without Computation!

Some form of authentic information on Social Security must be kept in stock by all life insurance offices from now on. The data in this new Pocket Slide (taken from pages 684-5 of the 1940 LITTLE GEM LIFE CHART was called by one company "so complete and perfect that it is not open for improvement." That company said frankly that any change would make it less valuable. It is this "complete and perfect" information that has been put in *simple*, and *inexpensive* but *desirably effective* "gadget" form, THE NEW SOCIAL SECURITY POCKET SLIDE. Another company ordered 2500 with their imprint, on sight. May we not imprint a quantity for you right away?

### All Sorts of Profitable Uses

1. As an "approach."
2. As a service item for payroll clerks and personnel managers, etc.
3. For use with "brokers."
4. To leave with "centers of influence."
5. As a quick and easy reference for bankers and lawyers and others who are frequently asked about benefits.
6. For employers to supply employees (or to foremen) to answer what becomes of the payroll deduction.
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YOUR OWN IMPRINT on them Into Your  
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12 Slides..	\$ 2.00
20 Slides..	\$ 3.00
50 Slides..	\$ 6.00
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500 Slides..	\$40.00
1000 Slides..	\$75.00

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\*(Attach check on orders for 12 or less)

To The National Underwriter Company

420 East Fourth Street, Cincinnati

### Sullivan Is Renominated for Washington Commissioner

SEATTLE—W. A. Sullivan, incumbent, won the Democratic nomination for Washington commissioner in last week's primaries. He polled a vote of 4 to 1 over his lone rival, George E. Stokes, Seattle life insurance counsellor.

The Republican race developed into a nip-and-tuck fight between George B. Lamping, former Seattle port commissioner, and Fred C. Becker, assistant agency manager in Seattle of the Equitable Society. With 46 precincts to be heard from and the absentee ballots to be counted, Lamping had 66,922 votes, a lead of 1,185.

### WILL REAPPOINT McCORMACK

NASHVILLE, TENN. — Governor Cooper has announced that he will reappoint all department heads for his next term beginning Jan. 1, which means that James M. McCormack will continue as insurance commissioner.

### MUSGROVE LOSES IN GEORGIA

ATLANTA — Downing Musgrove, appointed to fill the unexpired term of the late W. B. Harrison, comptroller general and ex-officio insurance commissioner of Georgia, was defeated for the full term by H. C. Parker of Statesboro in the Democratic primary, which is equivalent to election.

### Hartford College Again in Session

The Hartford College of Insurance opened its second academic year Monday. The new home which the Insurance College shares jointly with the Hartford College of Law was formally opened Sunday, when insurance officials, students, alumni and interested citizens of Hartford inspected the new quarters.

The Insurance College, the first degree-granting post-graduate school in the country devoted entirely to insur-

ance, offers an insurance administrative course, leading to the degree of bachelor of insurance administration, and in cooperation with the faculty of the Hartford College of Law, it offers a combination insurance-law course, leading to the degree of bachelor of laws of insurance administration. The insurance classes are held in the evening, while the law classes in the combination insurance-law course are held during the day.

The insurance instructors are junior executives of the Hartford companies.

### Seek to Speed Up Licensing

COLUMBUS—On invitation of the Ohio department, about 50 life general agents and managers met with officials of the division to discuss the regulations covering the issuing of licenses. Virgil Martin, head of the licensing division, presided. He stressed that all applications for licenses must be prepared in the applicants' own handwriting, and must be sworn to. It was pointed out that many of the delays occur in home offices. The department and general agents will cooperate in plans for "streamlining" the licensing procedure.

### Detroit C. U. L. Officers Elected

The correct list of officers elected at the annual meeting of the Detroit C. L. U. chapter is as follows: R. E. Stringer, State Mutual Life, president; Harry Phillips, Sun Life, vice-president; Mildred E. TenBrook, Mutual Benefit, secretary, and L. L. Mackey, manager Home Life, treasurer. The list appeared incorrectly in a previous issue.

### T. W. Foley Slated at Springfield

T. W. Foley, general agent State Mutual Life New York City, will address the Springfield (Mass.) Life Underwriters Association Oct. 7. His subject will be, "Yes, I Sell My Friends."

### Caminetti Plans New Company

LOS ANGELES—In the trial of the cross actions in the case of the National Guaranty Life, one of the Chapter 9 companies taken over by Commissioner Caminetti, the commissioner announced that he plans to form a legal reserve company to operate all the ten companies now in his hands as conservator, so soon as possible following the close of the litigation.

Senator Kenny, of counsel for the company, asked Commissioner Caminetti if he had heard anything of the report that Governor Olson was to be head of the company to be formed. This brought an immediate and emphatic reply from the commissioner that he had heard nothing of such a rumor and that if and when he formed the company there would be absolutely no politics involved.

The California supreme court has denied Commissioner Caminetti's petition for a writ of prohibition in the case of the Alliance Mutual Life, now on trial at Santa Ana, due to a legal technicality that the court could not take jurisdiction until 30 days after the ruling of the district court of appeals had been entered, this ruling having denied a similar petition.

### National Life Forms Chapter

At the educational conference of National Life of Vermont in Chicago, a company C. L. U. association was formed and D. Bobb Slattery, assistant to the vice-president, made it clear that the company was wholeheartedly in back of the movement. C. H. Orr, Philadelphia, served as chairman. R. M. Stevenson, Pittsburgh, was elected president, and R. O. Bickel, Cedar Rapids, Ia., secretary. There were 19 C. L. U.'s in attendance.

### Harry Wright's Tremendous First Year Is Publicized

Harry T. Wright, Equitable Society, Chicago, vice-president of the National Association of Life Underwriters, is getting a good deal of ribbing from his friends by mail these days as a result of an article about him that appeared recently in the syndicated column that is run by Dale Carnegie, the "How to Make Friends" man. One of the interesting facts in Mr. Wright's career is that in his first year in life insurance selling, he wrote \$170,000 worth of business. Carnegie got the wrong idea about this \$170,000 and thought it meant net income to Mr. Wright. His article, therefore, reported that Mr. Wright in his first year in life insurance selling "made" \$170,000.

### Equitable, Ia., Football Contest

The Equitable Life of Iowa will hold its annual football contest this fall, with a five-weeks campaign culminating in selection of an all-star team to be awarded a trip to the home office.

The winners on the all-star team, which will include 27 agents and nine agency heads, will attend a victory celebration at the home office Nov. 1-2 and will travel in a special train to Iowa City to witness the Big Ten football game between Iowa and Purdue.

### Industrial Insurers to Meet

Representatives of all company members of the Industrial Insurers Conference have been invited by President H. T. Dobbs to attend the mid-year meeting of the executive committee, of which F. L. Leith is chairman, in Atlanta, Sept. 25.

South Carolina agents of the New England Mutual Life held a conference in Columbia. Plans for fall business activities were discussed. E. L. Foulks, Greenville, general agent, presided.

## ● PERSONAL DEFENSE ●

People, like nations, need a defense against uncertainties.

The most powerful personal defense against the uncertainties of tomorrow is insurance.

LIFE

-

ACCIDENT

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HEALTH

## UNION MUTUAL LIFE INSURANCE COMPANY

ROLLAND E. IRISH, President  
PORTLAND, MAINE



## POLICIES

### Mutual Life Lifts Commercial Airline Restrictions

NEW YORK—Mutual Life of New York has removed all restrictions on travel over scheduled commercial air lines whether the insured is a fare-paying passenger or traveling on a pass. Extra ratings on policies in force which would not be rated under the new procedure will be removed on receipt of satisfactory information to that effect and on proper application to the company.

#### Second to Take Action

Mutual Life is the second major company to remove all restrictions on scheduled flying and many observers feel that it will only be a matter of a few months before practically all companies have taken a similar course because of the notable safety record of the air lines. The fact that Mutual Life has gone ahead with its action in spite of the recent disastrous crash on the Pennsylvania Central air lines, in which 25 lost their lives, indicates that the air lines' record is being viewed in its entirety without undue attention to isolated incidents which must be expected in connection with any mode of travel.

#### Issues Double Protection to Age 65 Plan

Aetna Life has extended its double protection plans to include a plan of double protection to age 65. The policy provides for payment of the sum insured at death, but the amount payable will be doubled if death occurs within the double protection period. Level premiums are payable throughout life. The rates for the new contract are:

Age at Issue	Annual Prem.	Age at Issue	Annual Prem.
20.....	\$24.38	38.....	36.74
21.....	24.80	39.....	37.82
22.....	25.24	40.....	38.98
23.....	25.69	41.....	40.16
24.....	26.17	42.....	41.38
25.....	26.67	43.....	42.67
26.....	27.19	44.....	44.03
27.....	27.74	45.....	45.46
28.....	28.31	46.....	47.01
29.....	28.92	47.....	48.62
30.....	29.56	48.....	50.28
31.....	30.40	49.....	52.00
32.....	31.18	50.....	53.76
33.....	32.00	51.....	55.58
34.....	32.87	52.....	57.44
35.....	33.76	53.....	59.33
36.....	34.72	54.....	61.23
37.....	35.71	55.....	63.16

#### Equitable Society Juvenile Policies in Full Benefit at 10

New series juvenile policies issued by Equitable Society are in full benefit at age 10 instead of age 15 as in the past. This change requires an increase in premiums because of the larger amount of insurance that is now provided at every year up to age 15. Under old contracts the death benefit at age 5 was \$200 while the new form allows \$500, and at age 10 the old benefit was \$400 compared with the present \$1,000. Extra premiums to provide waiver of premiums to age 21 in event of death of the parent are approximately 50 percent of the old charge. Thus, the total premium for insurance on the child and supplementary protection on the parent is lower than the old schedule at many points in spite of the increased benefits.

The convertible policy has been revised to the extent of withdrawing option B2, which provided for continuation of premiums for a specified time after the policy should become paid-up in order to secure a monthly life in-

come of approximately \$10 per \$1,000 of insurance. The increased rates for juvenile ordinary life are:

Age	Prem.	Age	Prem.
1.....	\$13.72	6.....	14.87
2.....	13.97	7.....	15.12
3.....	14.18	8.....	15.39
4.....	14.40	9.....	15.66
5.....	14.62		

### Attorney-General Weighs War Clause

(CONTINUED FROM PAGE 3)

was directly due to war service or not.

Laws of most other states permit the writing of a clause denying liability while the insured is in the armed forces of this or any other country. Similarly, the New York law governing industrial insurance permits a war clause denying liability while the insured is in any warring nation's army, navy, air force, or noncombatant ambulance, hospital, medical or other auxiliary unit serving with the armed forces. This applies to deaths from any cause during war and there is a further provision applying to

deaths occurring within six months of cessation of hostilities and resulting from war service. Thus the troublesome question as to whether death was due to war service or to some other cause can come up in industrial insurance only in connection with the relatively few deaths occurring in the six months after fighting ceases.

A similar bill, supported by the life companies, passed both houses of the New York legislature but Governor Lehman, though approving the provision applying to industrial insurance, vetoed the measure applying to ordinary. The existing law is more liberal toward the companies in some respects.

For example, it permits denial of liability should the insured die as the result of a war injury, even though death might occur 20 years or more after the last gun had been fired. However, the companies are not desirous of this latitude and would much prefer to swap it for a provision which would make it unnecessary for them to prove that each insured's death while in the armed forces was actually the direct result of hostilities.

Don L. Love, treasurer and director

of the Union National Life, died at his Lincoln home. His will gave \$25,000 to the student loan fund of the University of Nebraska and a like sum to the University of Iowa, of which he was a graduate, with the residue of his large fortune going to the Nebraska university.

#### Reception for Zimmermann

President James Lee Loomis and Vice-presidents Peter M. Fraser and Vincent B. Coffin are giving a reception in the Bellevue-Stratford, Philadelphia, the afternoon of Sept. 23, for C. J. Zimmerman president of the National Association of Life Underwriters, who is a Chicago general agent for Connecticut Mutual.

#### Hanson in Charge of Group

Fred Hanson, assistant superintendent of agencies of the Minnesota Mutual Life, has been put in charge of group insurance.

The Milwaukee agency of Travelers, life department, is holding its annual outing at Indian Point, Pelican Lake, Wis.

## FACING THE FORTIES . . .

Two Questions  
Thoughtful Life Agents  
Are  
Asking Themselves:



1. Will the 1940's offer me opportunities for a successful career in life insurance selling?
2. Will my compensation accurately reflect the value of my services to my policyholders and my company?

The decade of the 1940's will surely be a fateful one, imposing new and

heavier responsibilities on business managements, new tests of ability to surmount adversity.

Life insurance has weathered many depressions, wars, and epidemics. Always it has emerged safely; always it has grown stronger and better able to serve. The soundness of its fundamental principles, the skill and integrity of its management are, of course, primarily responsible. But of importance, too, is the fact that our business, like a true Democracy, enjoys free exchange of ideas and open discussion of its problems within the ranks of the many fine organizations which serve the industry, each concerned with its own particular phase of the business. Organizations such as the National Association of Life Underwriters (which holds its yearly conclave in Philadelphia this month) serve as great national forums in which new ideas are espoused

and old ones subjected to the tests of continuous debate. And they afford a worthwhile check on progressive ideas introduced by company managements.

Never has discussion in life insurance circles been franker and more realistic than it is today. Never have progressive ideas been more favorably received than by today's leaders in field and home office. The questions posed above will be answered with a vigorous affirmative by all fieldmen who know the life insurance tradition of facing problems courageously, and solving them wisely.

NWNL will do its part; it pledges steadfast adherence to its primary rule—"no compromise with security, for policyholder or for agent"—and continued emphasis on a compensation method that increases the agent's rate of compensation as he improves the quality of the service he renders—a method that meets the agent's pressing need and keeps pace with the buyer's demands for more efficient life insurance service.

## NORTHWESTERN National LIFE INSURANCE COMPANY

O. J. ARNOLD • PRESIDENT



MINNEAPOLIS • MINNESOTA

## Life Institution's Margins Ample, Marshall Says

(CONTINUED FROM PAGE 1)

and will still be real. For I believe that no value which an agent creates is more important than the emotional satisfaction of the client in having built a shield which will, he feels, provide peace and protection for those he loves the best."

**E. F. Pierle**, Cincinnati: "The underwriter is the infantryman in the army of life insurance. Here, as in all wars past and present, it is the infantryman whose courage and determination turn the tide of battle."

**R. H. Goldschmidt**, New York, leading first year man: "All sales are created in the mind of the salesman. If you sell yourself thoroughly and generate sufficient enthusiasm within yourself, getting the name on the dotted line is a routine matter."

**G. E. Dorrell**, Cincinnati: "When my prospect accepts my invitation to see me at my office, from the moment he arrives I make it a distinct point to go out and greet him with a cordial handshake. To the best of my ability I try to make him think he is the swellest guy in the world. After the interview I treat him as I should like to be treated. I walk with him to the elevator, push the button, and as the red light flashes and as my prospect enters the elevator I am confident of his business if I have not already secured it. Manner means much."

### Must Build Prestige

**E. M. Spence**, Indianapolis: "Every plan we use must include the building of prestige."

**R. L. Heim**, Chicago: "Do you really want prospects? Sometimes when my hopper of prospects is low I try walking away from the railroad stations at about 5:15 in the evening. Everybody else is walking toward them. Almost invariably I see someone I know. It is a simply trick to stop for a moment and remark, 'Say, old man, I am coming to see you tomorrow at 10:30. Will you be in?'"

**R. T. Wright**, Kansas City, "Man of the Month" for August: "You can't make friends unless you are a friend. I find a great deal of my business comes as a result of some slight favor I have done a friend or acquaintance."

**W. E. Osborn**, Indianapolis: "Life insurance is something like fishing. In life insurance, sometimes you have to keep casting around but if you fish long enough you are sure to get a bite."

**N. A. White**, advertising manager: "All of our talk of rendering service becomes a mere euphemism unless we ourselves earn money. The amount of service the agent renders is almost in direct proportion to the amount of money he earns for himself."

### Knowledge Is Essential

**L. F. Paret**, Philadelphia: "'Hit them where they ain't' is an old baseball maxim. 'Prospect where other agents ain't' is good life insurance procedure. The prospect who is overlooked by the rank and file is ready-made for you."

**B. F. Vessey**, Minneapolis: "Touch-downs aren't made by long runs but by the proper planning of the blocking and interference which make the long runs possible. Unless you plan your sales, it is likely that you will be tackled behind the line of scrimmage."

**Theodore Widing**, Philadelphia, Provident Mutual "Man of the Year": "A thorough knowledge of the business is absolutely essential, but it should be a background for thinking and not a foreground for selling. To exhibit too much learning is a dangerous thing."

**C. Vivian Anderson**, Cincinnati: "The first step in selling is to make a man realize that what he has is not adequate."

**C. J. Zimmerman**, president National Association of Life Underwriters: "Did you ever stop to think that someone always pays the life insurance premium? Either it is the breadwinner who pays before he dies or his wife and children

who pay in sweat or toil or poverty after he dies."

### LARGE EASTERN GATHERING

**ATLANTIC CITY**—There was a large gathering of Provident Mutual Life representatives at the regional sales congress here this week.

Franklin C. Morss, manager of agencies, was toastmaster at a dinner-meeting which opened the sessions. President M. A. Linton spoke on "The President Thinks Aloud" and Vice-President W. K. Wise talked.

On Thursday, the delegates left in buses for the home office in Philadelphia. After a general inspection of the building there was a luncheon. Talks were made by A. M. Baker, Philadelphia, Paul Loder, P. S. Williams and A. J. Davis. The guests then returned to their hotel in Atlantic City and in the evening there was a special session with Miss Alice Roche, Philadelphia, as chairman.

On Friday morning there will be brief talks given by R. W. Druckenmiller, J. J. Tunmore, W. H. Blohm, S. O. Schumacher, W. R. Gardner and E. A. Sawin.

Following a luncheon, the afternoon session will be devoted to talks by E. W. Marshall, vice-president and actuary; Mr. Wise, N. A. White, advertising manager and L. F. Paret, Philadelphia general agent.

On Saturday speakers will be S. R. Swenson, Theodore Widing, C. Vivian Anderson, Cincinnati; John M. Holcombe, manager, Sales Research Bureau; and Mr. Wise. Mr. Linton will bring the meeting to a close with a summary of remarks.

## Companies Make Provision for Employees in Uniform

(CONTINUED FROM PAGE 2)

attitude of disinterest during the congressional debates on the age brackets and, as soon as the conscription bill was passed, authoritative sources pointed out that it is not mandatory to spread the draft through the entire 21-35 group, the only requirement being that the call must be impartial among the age groups summoned. This has made many company men believe that the army will concentrate on the younger ages, perhaps not calling any men near the upper limit if the quotas can be filled by others. It also seems like a logical step, since the announced purpose of the bill is to train an army for the future, rather than for immediate fighting. If this surmise is correct, the loss to the companies may be less than anticipated.

The call for the national guard and the almost certain summoning of reserve officers will undoubtedly cost the companies more in key men. It is believed that most companies will not adopt a general policy in these cases, but will treat each person on an individual basis. It is understood that very generous arrangements have already been made in some cases.

### Thompson Sells Agency Interest

Will S. Thompson, founder of the agency in Hutchinson, Kan., which he has operated continuously since 1896 in his own name, has sold an interest in the agency to N. N. Kline and the firm name is changed to Will S. Thompson-Kline Agency. Mr. Kline, now serving his second term as president of the Hutchinson Insurance Board and connected with the agency for many years, becomes its active head. Mr. Thompson is relinquishing that connection to give full time to his duties as president of the Great American Life of Hutchinson.

### Equitable Sells Iowa Farms

**CEDAR RAPIDS, IA.**—The Equitable Society has sold 101 farms in Iowa the first nine months of 1940, it was reported by A. P. West, farm loan supervisor.

# FOUR FEET of SOLID ROCK

We are building an addition to  
our building.

Specifications provide that foot-  
ings must be set on four feet of  
solid rock and the workmen are  
busy digging for that solid rock.

That's what Life Insurance is for  
people—"four feet of solid rock"  
on which to build the structure  
of their financial plans.

*The*  
**NATIONAL LIFE  
AND ACCIDENT  
Insurance Company, Inc.**

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**NASHVILLE      TENNESSEE**

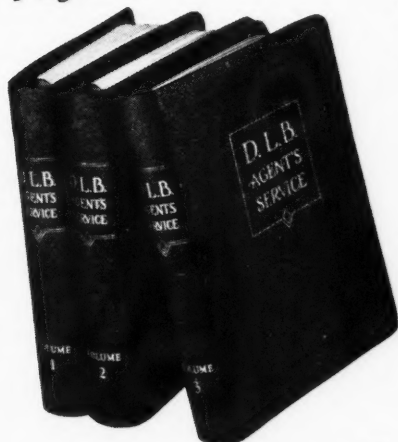


# WEST COAST LIFE gives AGENT'S SERVICE to STEADY PRODUCERS

From  
"The Pioneer"  
West Coast  
Life

## D. L. B. Agent's Service Free —To Producers

THERE is a growing demand among alert members of the agency organization for further educational and sales material to follow the Company's regular sales course. As a consequence Vice-President Harry J. Stewart, Manager of Agents, has made arrangements to supply the nationally known Diamond Life Bulletins Agent's Service free to those who comply with certain simple conditions.



The Agent's Service consists of the three loose-leaf volumes pictured above. These contain over 1,200 pages of up-to-the-minute prospecting and sales material covering all phases of life underwriting. The material is tabbed for quick reference under such heads as Sales Talks, Prospecting, Investments, Selling, Programing, Motivation, Objec-

tions, Closing, etc.

This Service is kept up to date by means of supplemental material mailed to subscribers each month. With this comes a monthly sales magazine, *Odds and Ends*. Many of the country's leading life men subscribe to the Service, which presents a wealth of selling ideas, inspirational and prospecting material.

Regular cost of the service is \$7 down for the three volumes above, plus \$1 monthly for the supplements. The Company is willing to provide the entire service FREE to field men who: (1) Have over one year's service or have graduated from the Company's regular sales course, (2) Have paid for \$5,000 according to Company Club rules, (3) Are recommended by their Agency Manager, (4) Sign a Quota Plan Agreement, (5) Forward deposit of \$3.

For those who comply with the above conditions, the Company will (1) Pay the initial charge, (2) Pay the \$1 service charge each month the subscriber pays for \$5,000 or more according to Company Club rules, otherwise the member pays the \$1, (3) Refund the \$3 deposit if the subscriber wishes to cancel the arrangement or leaves the Company's service AFTER TWELVE MONTHS.

This offer is restricted to a specified number of subscribers and those who are interested—and can qualify—are invited to complete and forward Quota Plan Agreements immediately, together with the \$3 initial deposit. The agreement forms may be obtained from agency managers or Field Service Department, Home Office.

### These Companies Also Furnish the Agent's Service, as a Part of Their Company Training Program

Acacia Mutual Life Insurance Co.  
Alliance Life Insurance Co.  
Bankers Life Co.  
Bankers National Life Insurance Co.  
Colonial Life Insurance Co.  
Columbus Mutual Life Insurance Co.  
Commonwealth Life Insurance Co.  
Fidelity Union Life Insurance Co.  
Guardian Life Insurance Co.  
Indianapolis Life Insurance Co.  
Kentucky Home Mutual Life Insurance Co.  
LaFayette Life Insurance Co.  
London Life Insurance Co.  
Midland Mutual Life Insurance Co.  
Mutual Trust Life Insurance Co.  
Ohio National Life Insurance Co.  
Ohio State Life Insurance Co.  
Peoples Life Insurance Co.  
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State Life Insurance Co.  
Western Life Insurance Co.

THE DIAMOND LIFE BULLETINS . . 420 East Fourth Street . . Cincinnati, Ohio

## EDITORIAL COMMENT

### Giving Thanks for a Champion

As the powerful field organization of life insurance gathers in Philadelphia within the next few days, a feeling of thankfulness will permeate the group that during this particular year there has been in the presidency of the National Association of Life Underwriters a man of the skill, the tact, the courage, the devotion to the cause and to the manpower of the business such as Charlie Zimmerman. Not in this generation has there been a year so critical for the life insurance practitioner as the one under Mr. Zimmerman's administration. It

was a time that ached for superb leadership and to the immense good fortune of the N. A. L. U. and to the business as a whole such leadership was at hand in the person of Mr. Zimmerman. There is no telling how far the irresponsible experimentalists in Washington would have gone in the direction of discrediting the field forces of life insurance had they not encountered such a formidable adversary as Mr. Zimmerman. He was a brilliant champion of life insurance when a champion was what was needed most.

### Importance of Legal Gatherings

THE insurance lawyers are having their innings at this particular time of the year in the way of conventions. The Federation of Insurance Counsel met last week at Atlantic City and the International Association of Insurance Counsel at White Sulphur Springs. The Insurance Section of the American Bar Association held forth last week in Philadelphia with a very comprehensive program not only in the general sessions but in group meetings devoted to special phases of the business. The International Claim Association also met last week at Colorado Springs. Its members are largely lawyers or legally trained

people. The season started with the Association of Life Insurance Counsel meeting at Hot Springs, Va., some weeks ago. The Legal Section of the American Life Convention will meet in Chicago early next month.

While to the laymen many of the legal papers are abstruse and largely professional in their terminology, these organizations year by year are furnishing insurance with a wealth of material. Many attorneys have the happy faculty of summarizing their treatises at the conclusion of their papers and this serves mightily to tell the layman the real points treated and their significance.

### The Proper Function of Compromise

Insurance men were particularly interested in the paper that L. W. Dawson, vice-president and general counsel, of the Mutual Life of New York, read at the annual meeting of the Federation of Insurance Counsel, inasmuch as he urged a wider use of compromise where no fraud can be found. He contended that the litigation of claims is very poor advertising unless some principle is involved or some point in which a company is vitally concerned is in dispute.

As a matter of fact, the great majority of claimants who have disputes with companies are usually sincere in what they are trying to do although there is naturally an attempt now and then to impose on a company and try to bring undue pressure to bear. Mr. Dawson held that there are rights on either side and both want to do the fair thing. Sometimes evidence is conflicting or doubtful. Therefore, he feels that compromise is a rational and healthy way of ending honest disputes and leads to good will with policyholders and the public.

In this day when we hear so much of public relations it might be well for insurance companies and those connected with the business to study very carefully Mr. Dawson's position in this matter because in the claim field itself there is an opportunity certainly for improved feeling on part of the public. The policy of delay is not one that creates friends.

Sometimes companies rely on a technical defense where they are confronted with a claim that is clearly unwarranted. In connection with a provision of this type, Mr. Dawson urged that a company should be guided by a far sighted policy rather than the objective of the moment. There are but few companies that use technical defenses to defeat a just claim. Where such a position is taken a company is skating on thin ice financially and desires to save every dollar or its management is without conscience or sense of obligation.

More hostility is created among buyers of insurance by claim settlements and their handling than anything else. There can be an improvement in this

line in many directions. Litigation should only be a last resort. Honest and fair-minded people and institutions

can usually iron out their differences around the conference table where both sides want to be upright and square.

## PERSONAL SIDE OF THE BUSINESS

**John E. Felker**, vice-president and superintendent of agencies of the Progressive Life and Union Aid Life of Rogers, Ark., and vice-president and treasurer of the Union Life of Little Rock, who was stricken with a severe heart attack last June, is now gradually recovering. He has not been at his office since that time but it is confidently expected that in due season he can get back for a moderate amount of work. Mr. Felker is well known throughout Arkansas. He and Mrs. Felker regularly attend the meetings of the National Association of Insurance Commissioners and are very highly esteemed.

**Paul Dobson**, Northwestern National, Minneapolis, member of the Million Dollar Round Table, has one of the largest and most valuable collections of elephants in the country. All of them have been given to him. His collection numbers 400 and they have come from all corners of the earth, even hand-made ones from Eskimos in Alaska. They are made of all sorts of materials, wood, stone, glass, cloth, metal and even soap. His most valuable one is a jeweled specimen from India that is worth \$1,000. Mr. Dobson's new offices in the Foshay tower literally swarm with elephants.

**Arthur H. Jones**, manager of the insurance department of Alexander & Baldwin, Honolulu, is on the mainland for six weeks leave of absence, visiting Los Angeles and San Francisco. Alexander & Baldwin are Union Central general agents for the Hawaiian Islands. Recently Peyton Harrison, who had become manager of the life end of the Alexander & Baldwin insurance department, was called to active duty in the navy, after having been on the life job for only about six months. He was succeeded by William Van Denburgh, who lasted only 60 days until the navy took him also for active duty. Now the life end of the office is looking for another head.

**L. G. Rupert**, Kansas City agent of the Lincoln National Life, ranked first among all its agents in personal paid production for August. This marked his third appearance this year on the list of national monthly leaders.

**Carl K. Withers**, former New Jersey commissioner and now president of the Lincoln National Bank of Newark, will be chairman of the annual convention of the American Bankers Association at Atlantic City Sept. 22-26.

**R. T. Arrington**, manager actuarial department Life of Virginia, is lieutenant colonel of the 246th coast artillery of the Virginia national guard, which is now being called into service. Mr. Arrington is a graduate of the Virginia Military Institute.

**M. J. Reigert**, who has been with the Metropolitan Life continuously for 35 years will be honored at a dinner in Cleveland Sept. 26, with 250 guests invited, representing a cross section of Cleveland business and industrial life. Mr. Reigert has been district manager

of the Metropolitan in Cleveland for 23 years.

**A. N. Parish**, formerly manager for Travelers at Springfield, Mass., and more recently district group supervisor with headquarters in Atlanta, has been on the sick list for some time and is now recuperating in Lakeland, Fla., where he was also formerly manager for Travelers.

**H. J. Syphus**, assistant secretary and superintendent of agencies Beneficial Life of Salt Lake City, visited agencies in Sacramento and Oakland. He has just returned from New York City where he visited the fair with agents who won the trip in a production effort.

**J. E. Conklin**, Hutchinson, president of the Kansas Association of Life Underwriters, was in Chicago last week meeting with the "youth committee" of Rotary International and this week is busy at the Kansas state fair in Hutchinson, where he is assistant to the superintendent of admissions. He will attend the national convention in Philadelphia next week.

**O. F. Wright**, Northwestern Mutual, immediate past president of the Hutchinson (Kans.) Association of Life Underwriters, has suffered a recurrence of an old heart ailment but is reported to be improving.

**G. W. Burton**, Equitable Life of Iowa, Chicago, has completed 650 weeks membership in the App-a-Week Club. **E. C. Elling**, Garner, Ia., passed his 600th consecutive week.

**H. K. Coffey**, Portland, Oregon, resident vice-president of the United Benefit Life and general agent of the Mutual Benefit Health & Accident, has formed the Columbia Aircraft Industries for the manufacture of airplane parts.

**Commissioner Emery** of Michigan has just been elected chairman of the Kent county Republican committee, Grand Rapids, Mich., to fill a vacancy. Colonel Emery, active in Republican councils here for many years, had been serving as treasurer of the county committee.

**C. T. Wardwell**, general agent for Connecticut Mutual Life at Peoria, Ill., has been made co-chairman of the Peoria Willkie-for-President club. Mr. Wardwell is a native of Mr. Willkie's home town, Elwood, Ind., and he and Willkie were boyhood friends.

## DEATHS

**Joseph Elwell**, 46, Nebraska special agent of the Massachusetts Protective, died in Lincoln as the result of burns received while cleaning his car with gasoline. He had previously represented the Standard Life, Reliance Life and State Farm companies.

**Dr. Henry A. Baker**, medical director Kansas City Life, died at his home in Kansas City early Tuesday from coronary thrombosis. He suffered an at-

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tack six weeks ago, went to a hospital, then returned home to recuperate. Dr. Baker was 69 years of age. He had been a resident of Kansas City since 1918 and was also a director of the company. Previously he was in charge of the medical department of Pittsburgh Life 1904-1917. He had attended the medical school of New York University and also was graduated from University of California. As a young physician, he made 16 round trips to Japan and China as ship's physician on Pacific mail service vessels. He was a past chairman of the Medical Section of American Life Convention, and the A. L. C. was to be represented by a committee at the services to be held Friday in Kansas City.

**A. L. Peacher**, 69, Washington National, Fort Smith, Ark., died there after six months illness.

**U. W. Rogers**, 65, veteran agent for the Metropolitan Life in Richmond, Va., was stricken with a fatal heart attack.

## CHICAGO

### PINK TO TALK IN CHICAGO

Superintendent Pink of New York will give the principal address at the annual luncheon meeting of the Illinois Chamber of Commerce insurance division in Chicago Oct. 11 on "How Safe is Insurance?" George Manzelmann, vice-president and agency director North American Accident, is chairman of the insurance division and will preside. E. V. Mitchell, general counsel Continental Casualty, is vice-chairman. The annual dinner will be held that evening.

### OBSERVE GOLDMAN'S 20TH YEAR

The agency force of the LaSalle ordinary agency of Prudential in Chicago, Sept. 24 will celebrate the 20th anniversary of Manager A. Van Goldman with that company at a special agency meeting postponed from the regular Monday meeting. A special contest is being conducted, each agent having pledged \$20,000 of production to be submitted Sept. 24. Mr. Goldman is to be presented a diamond 20-year locket by the company. All of his business life has been with the Prudential, first as agent starting in 1920 in the Minneapolis ordinary agency, then as assistant manager there and then being assigned to Chicago in 1927 to open a new ordinary office from scratch. In his 13 years as manager he has built a very large office.

### PILKINGTON & GIESE OPENING

Pilkington & Giese, the new general agency of Bankers Life of Nebraska in Chicago, held a house warming in the enlarged office. C. H. Heyl, director of agencies, and Ed. Westcott, advertising manager, attended from the home office. R. G. Pilkington and I. W. Giese, the partners in the agency, were hosts. Buffet lunch and refreshments were served and there was musical entertainment. Many brokers, agents and agency heads were present. The agency formerly was operated by Mr. Pilkington as district manager.

### INSURANCE REPUBLICAN GROUP

W. J. Floreen, state chairman of the insurance division special groups unit of the Illinois Republican state committee, announces that leading insurance men are meeting Tuesday, Sept. 24, in Chicago to complete a permanent state organization which will take an active part in the present political campaign and function effectively in voicing the opinion of the insurance fraternity on all issues threatening their business. About 30 leaders in the Chicago field and 16 downstate leaders have already pledged themselves and will have representatives at the meeting. Operating headquarters will be established in the Insurance Exchange building, Chicago, and in Springfield. Active support of the Republican candidates will be given by the organization, emphasizing the written pledge of Dwight Green, nominee for governor, to those engaged in the insur-

ance business, which has been endorsed by all of the other state candidates. This organization will not be in conflict with the political fund-raising bodies or special groups seeking pledges and assistance at the polls. The organization will operate as a permanent one and continue to function after the election.

## COAST

### Pacific National Honors Nixon

J. W. Nixon, agency manager Pacific National Life, Idaho Falls, now has \$1,000,000 of life insurance in force for that company. In celebration of this accomplishment, he was given a luncheon by the company at which public officials, commercial, industrial and social leaders of his city attended. Carl R. Marcusen, president; R. H. Peterson, office manager, and E. H. Gammette, agency auditor, were present from the home office. Also in attendance were W. L. Shattuck, director, G. P. Packer, general agent, and Agents M. N. Brisbin, R. H. Horton, S. A. Kunz, all of Idaho Falls. The occasion fell on Mr. Nixon's 74th birthday and his 52nd wedding anniversary. All three home office men spoke on behalf of the company, and Mr. Peterson presented him with an electric clock. Among congratulatory messages was a telegram from C. G. Baker, Burley, Ida., general agent, who recently became a \$1,000,000 producer for Pacific National Life.

### Idaho Code Committee Meets

The insurance code committee recently constituted by Insurance Director Walrath of Idaho, held a hearing in Boise to decide how to attack the problem of recodifying the insurance law. It is probable the old law will be rewritten and submitted to the legislature which will meet in January, rather than to draft an entirely new code. B. Wapenheim represented the National Board, Inland Marine Underwriters Association and Association of Casualty & Surety Executives, others on the committee being Z. R. Millar, representing American Mutual Alliance and Idaho benefit associations; W. E. Babcock, Idaho Association of County Farm Mutuals; H. C. Schuppel, Idaho Association of Life Underwriters; D. F. Crandall, Life Presidents Association; Ray McKaig, representing reciprocals, and Fred Ensign, Idaho Association of Insurance Agents.

### Nashem on Coast Trip

L. O. Nashem of Washington, D. C., assistant to field vice-president Acacia Mutual Life, has been on the Pacific coast. He conferred with H. O. Lisle, San Francisco manager, and Sam Bowman, Oakland manager. Mr. Nashem was manager at Seattle before he was called to the home office last February.

### Missouri Deputy Now Heads American Savings Life

Robert S. Tiernan, who suffered a stroke some time ago and has not been able to be active in the business, has resigned as president of American Savings Life of Kansas City. He is succeeded by Fielding P. Sizer, Jr., who has been deputy insurance superintendent of Missouri. Mr. Tiernan had been president of American Savings since its organization in 1926. Until a year or so ago, he was also president of Central Life of Fort Scott, Kan.

Mr. Sizer served as secretary of Liberty National Life of St. Louis when the head office of that company was in Monett, Mo. He went with the Missouri department in 1934 and until 1937 was in charge of the securities division. He served two terms in the Missouri legislature.

K. W. Wood, secretary of American Savings, was elected a director.

in manufacture. Their tests every case

# FOUND: \$348!

(Lost by careless Telegram user)

learn for themselves the actual effects of

### Free Postal Telegraph communication cost check-up plugs wasteful leakages

It's surprising how much money is thrown out the window by sending telegrams *improperly*. For instance, one firm (name on request) discovered it was wasting \$348 a year!

But Postal Telegraph showed them how to *stop* this waste. And Postal Telegraph can do the same for you.

Here's how:—

A trained Postal Telegraph expert makes a thorough survey of your communication costs. (*Absolutely free of charge—regardless of what telegraph company you are now using.*) He points out money-wasting mistakes—and then leaves with you an easy-to-follow outline of special Postal Telegraph rates and services that converts waste into *big cash savings!*

To get this service, simply sign the Collect telegram below—and call Postal Telegraph to pick it up—today!

# Postal Telegraph

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COLLECT  
NOW!

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POSTAL TELEGRAPH  
253 BROADWAY  
NEW YORK CITY

SEND DETAILS FREE ANALYTICAL COST  
SURVEY. THIS INVOLVES NO OBLIGATION  
MY PART.

NAME \_\_\_\_\_  
COMPANY \_\_\_\_\_  
ADDRESS \_\_\_\_\_

## LIFE SALES MEETINGS

### Central Life of Illinois Entertains Qualifying Agents

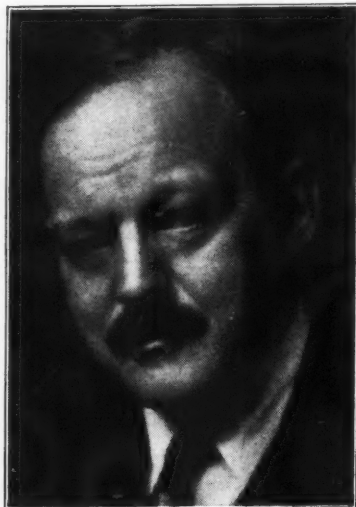
Qualifying in a short period drive in honor of the 35th anniversary of Central Life of Illinois, 40 agents from the Canadian to the Mexican border throughout the middle west were guests of the company at a two-day meeting in Chicago. Lester Johnson, agency director, was in charge of the program.

A luncheon on the first day, at which Alfred MacArthur, president, gave the welcoming address, officially opened the meeting. In the afternoon six veteran agents took over the first session. John Patterson, Streator, Ill., the oldest in point of service, having been with the company 32 years, opened the program. The others who participated were H. E. Slaughter, Mitchell, S. D.; Anton Saterbak, Rockford, Ill.; Frank Pritchard, La Salle, Ill.; Frank Wixom, Eagle Grove, Ia., and H. C. Dewey, youngest in point of service, 22 years, Flint, Mich. Wilbur Johnson, vice-president and actuary, followed the veterans with a talk on underwriting and the company's new policies. That evening the visiting agents and their wives were taken on a theatre party.

The session on the morning of the second day featured the younger agents. The highlight of the program was a talk

on "Organized Presentation" with a sales demonstration by Russell White, Fort Wayne, who last year turned in 220 lives in paid for business.

At a luncheon that noon, motion pic-



ALFRED MacARTHUR

tures of the previous regional meeting were shown and more were taken. In the afternoon, every agent was taken to a doubleheader baseball game. A ban-



#### THE PURITAN\*:

In Philadelphia, remember to conduct thyself as a gentleman should in a gentleman's city.

#### THE MINUTE MAN\*:

Lay off me, Baggypants. My reputation's as good as yours, even if you do work only for Preferred Risks.

\*The "Puritan" (Preferred Whole Life Policy) and The "Minute Man" (Low Premium Life Policy) join in wishing all Life Underwriters a most successful meeting in Philadelphia.

**The COLUMBIAN NATIONAL LIFE INSURANCE COMPANY**  
HOME OFFICE  
BOSTON, MASSACHUSETTS  
A NEW ENGLAND INSTITUTION

quet, presided over by Lester Johnson, closed the meeting. The Rev. W. T. MacArthur, father of the company's president and a retired minister, was the speaker and invoked the divine blessing. The wives, when not attending the baseball game or banquet, were given a sightseeing tour around Chicago and a bridge party.

#### Metropolitan Rally in Buffalo

More than 600 agents of the Metropolitan Life Insurance Company from western New York attended a regional field conference in Buffalo under the direction of L. J. Zettler, superintendent of agencies; C. W. Bethel, assistant superintendent of agencies, and J. M. Young, director of educational activities in the Buffalo area.

#### Finishing Equitable Rallies

The central department of Equitable Society is finishing up a series of annual agency meetings. The M. C. Nelson agency of Des Moines will meet at Excelsior Springs, Mo., Sept. 23-24 and the M. A. Nelson agency of St. Louis at the Halliday House, Lake of the Ozarks, Mo., Oct. 10-11. W. L. Gottschall, director of agencies, will speak at both rallies, and A. M. Embry, general manager Kansas City, will attend the M. A. Nelson meeting and possibly

the other. The E. L. Carson agency of Milwaukee and W. V. Woody agency, Chicago, held meetings at Elkhart Lake, Wis. A. P. Carroll, assistant secretary, attended from the home office and spoke. The R. M. Ryan agency, Detroit, held its meeting at Lake Wawasee, Ind., Mr. Gottschall attending. The theme at all meetings this year was "Courageous Salesmanship."

#### Mutual Life Michigan Rally

Western Michigan representatives of the Mutual Life of New York attended an educational conference, Grand Rapids, arranged by Charles E. Brown, general agent. The meeting attracted 40 agents from 39 counties. William Burruss of the Grand Rapids Association of Commerce spoke at the luncheon.

#### Map Fall Production Work

CINCINNATI—Ohio general agents of Ohio National Life will meet in Cincinnati Sept. 20 to make plans for fall production. G. C. Hill, Sandusky, is chairman. The meeting will be held in the form of a round table discussion.

#### State Farm Wyoming Rally

CHEYENNE, WYO.—C. N. Bell was host at a meeting here of State Farm companies' Wyoming agents. W.

## Selling What?

"I do not want any life insurance today." Naturally—no one wants to buy life insurance. Do you know why? Human nature is such that it is difficult to visualize purchasing something for which there is no immediate profit or pleasure.

Selling what? That depends upon you, and upon your approach to a prospect's problems.

A \$5,000 policy is one thing; but \$25 a month for 22 years and 10 months, amounting to \$6,850, is a very interesting thing—the same policy in serviceable benefits. Who would buy the former when the latter is clearly explained?

Selling what? No, not life insurance, but income—money to take care of the widow, not money for the widow to take care of. Everyone is extremely interested in what life insurance can and will do. Life insurance will produce income to satisfy needs that may exist tomorrow, which certainly will exist sometime in the future. Patrick Henry said, "Give me liberty or give me death." Income is liberty; its lack is the greatest bondage.

Those in Midland Mutual training learn sales procedures that stop prospects from feeling: "Make your story interesting." "Keep it concise; no rambling." "Offer something pertinently worthwhile." "Make it easy to act on your message."

Are you interested in becoming a successful field man? Opportunity awaits you in The Midland Mutual. Address your inquiry to the Agency Department.

*The*  
**MIDLAND MUTUAL**  
**LIFE INSURANCE COMPANY**

Columbus, Ohio



E. Searle, insurance director of the Wyoming state farm bureau, was in charge. Special guests were G. J. Mecherle, chairman of the board, and A. W. Tompkins, vice-president.

#### Central Life 1941 Meet Set

DES MOINES—E. H. Mulock, president Central Life of Iowa, announces that the 1941 agency convention will be held June 26-30 at Minaki Lodge on Lake of the Woods at Minaki, Ontario.

M. G. Fox, eastern Wisconsin general agent Central Life of Iowa, was host to agents in his territory at a dinner meeting in Appleton. Morrow Herner, Appleton general agent for the Mutual Trust Life, spoke.

### Conscripts May Buy U. S. War Insurance

(CONTINUED FROM PAGE 1)

reference to a life insurance premium moratorium, although it included several other provisions of the soldiers' and sailors' relief act of 1918. As with the national guard bill, which also omitted the insurance sections, the reason is very likely the brevity of the probable length of service. Through the May bill in the House and the Overton bill in the Senate, however, the premium moratorium provisions of the 1918 act would be extended to service men. Both bills are still pending.

**Life of Virginia**—August paid-for business exceeded that for August, 1939, by 53 percent, while delivered business for the year's first eight months was 45 percent greater than for the corresponding period of the preceding year. Increase of insurance in force was 79 percent better for August, 1940, than for August, 1939, and 77 percent larger for the first eight months of 1940 than for the same period in 1939.

## NEW YORK

#### HOME LIFE'S NEW NEON SIGN

Home Life has just completed the erection of a neon sign on the tower of its building at 256 Broadway, New York, and at the same time announced that it would support this outdoor advertising display with car cards in the suburban trains. The huge symbol, one of the largest single-letter signs in New York City, is a gigantic H within an oval measuring 22 feet high by 14 feet across and is designed to catch the attention of New Jersey commuters. Observers of the sign are estimated to be 7,000,000 monthly.

#### BEERS TO OPEN SEASON

H. S. Beers, vice-president Aetna Life, will be the speaker at the New York City Life Supervisors' Association's first luncheon meeting of the season Oct. 8 at the Hotel Martinique.

#### HOME LIFE MEN AWARD WINNERS

Five young men on the home office staff of the Home Life have just earned distinguished awards conferred by the Actuarial Society of America and the Life Office Management Association. In the field of actuarial science, William Allan, G. W. Pickering, and J. M. Schenkel earned the degree of associate in the Actuarial Society, and R. W. Gruen and R. G. Morse completed all the requirements in study and examination for a fellowship diploma as conferred by the L. O. M. A. Institute.

#### ADAMS RETIRES AFTER 40 YEARS

C. H. Adams, for 38 years in charge of the information desk at the Metropolitan Life home office, is retiring after more than four decades of continuous service with the company. His home is in Caldwell, N. J. Among persons he has given information were former



## He Should Be Proud

This life insurance agent has a personal interest in the rollicking children who pass him as they go to school.

They are the sons and daughters of his policyholders, and thanks to his interest and persistence they are safe from possible want should anything happen to their dads.

All successful life insurance agents accept this responsibility to the mothers and children of their community.

## SUPERVISOR WANTED

for

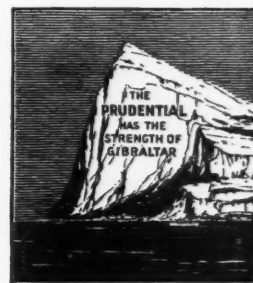
Well Established Agency  
in Northern Ohio

Expansion program creates unusual  
opening in 30 year old agency.

Guaranteed income with opportunity  
for increased earnings and promotion.

Immediate Action Necessary

Address: M-9,  
The National Underwriter  
175 W. Jackson Blvd.  
Chicago, Ill.



**The Prudential**  
Insurance Company of America  
Home Office, NEWARK, N. J.

Presidents Harding and Coolidge and the Duke of Windsor.

## AGENCY CHANGES

### Mutual Benefit Opening New Erie, Pa., Agency

Frank E. Stewart, formerly managing agent Mutual Benefit Life, Davenport, Ia., has been appointed general agent in



FRANK E. STEWART

charge of the newly formed Erie, Pa., agency, effective Oct. 1. The Erie office will serve eight Pennsylvania counties formerly included in the territory of the Buffalo and Pittsburgh agencies.

Pending the appointment of a suc-

cessor to Mr. Stewart, the Davenport agency will be temporarily in charge of J. H. Leaver, field service manager and for the past two years a member of the company's agency department staff.

Mr. Stewart, who has been manager at Davenport for 12 years, is a native of Pennsylvania, having entered the life insurance business with Mutual Benefit in Oil City, Pa., in 1915. He came to the business from the Bell Telephone and Petroleum Telephone Companies. He is a former president of the Davenport General Agents & Managers Association.

### J. V. Clark District Supervisor

J. V. Clark, Texarkana, Ark., has been named district supervisor for the Gordon H. Campbell agency of Aetna Life with headquarters in the Texarkana office. He has represented the agency since 1935, and has served as president of the Texarkana Life Underwriters Association and a vice-president of the Arkansas state association. He has made an outstanding sales record with Aetna, having qualified for its regional conference each year since he joined the agency and having been a "Quick Qualifier" two times. He is now president of the Texarkana Junior Chamber of Commerce and a director of the Arkansas State Junior Chamber of Commerce.

### G. H. Barber with Kentucky Home

G. H. Barber, Dothan, Ala., has been made general agent for Kentucky Home Mutual Life in that city. He is a native of Houston county and goes to Kentucky Home from Praetorians, which he has represented since 1935 as district agent and cashier. Mr. Barber's territory will include several western Florida counties as well as his native Houston county.

### Foss Named at Sacramento

Victor Foss has been named Sacramento, Cal., manager of the Acacia Mu-

## NATIONS BUILD BATTLESHIPS

*but*  
JERRY MORTON IS  
BUILDING A HOME

Preparedness is the watchword of the hour. Jerry Morton is preparing, too, for his family's security and happiness.

On the strength of his success as a life insurance salesman; on the strength of his increasing clientele; on the strength of the confidence placed in him by Bankers Life of Nebraska and his assurance of their continued support and help, Jerry Morton, this fall is building a home, preparing for the future.

Jerry feels permanent. He knows that people will always buy life insurance; and as long as they do he wants to sell it—sell it for Bankers Life of Nebraska. His new home for himself and family reflects the results of his continued allegiance to principles of good salesmanship set forth to all Bankers Life agents.



## Bankers Life Insurance Co. of Nebraska

HOME OFFICE, LINCOLN—SINCE 1887

## Your CAR EXPENSE Paid

That's part of what you can do with Columbus Mutual's Hospital-Surgical Plans. With practically no extra effort you can pick up extra dollars! Enough to cover your car costs and other expense, meaning that your regular commissions are net. And this is true if you use the plans merely as a "door-opener" or specifically go out to emphasize this line. Your clients "buy," you don't have to "sell." The public is so sold on this form of insurance it is not unusual to cover every member of a family. With \$4.00 commission on a \$13.00 premium, you can see you don't have to tell many people about the plan to make some nice "pin-money." Decide now to get the details and try this "expense-paying" idea. It will not interfere with your present connection.

### Your Clients "GO" for These Benefits

1. **HOSPITAL CONFINEMENT**—Up to \$5.00 per day, for as long as thirty days in any one policy year, while confined in a recognized hospital in the United States or Canada.
2. **OPERATING ROOM**—\$10.00. **ANAESTHETIC**—\$10.00. **X-RAY** (except teeth)—\$5.00.
3. **SURGEON'S FEES**—\$50.00, \$25.00 or \$15.00 depending upon class of operations, for surgical operation when performed in the hospital. Included in the surgical schedule are all types of operations that are most prevalent.

Write today for a copy of these plans

ADDRESS JAMES A. PRESTON, SALES MANAGER  
THE COLUMBUS MUTUAL LIFE INSURANCE CO.  
Columbus, Ohio

Columbus Mutual HOSPITAL—SURGICAL PLANS

\$12.00 Extra  
PER WEEK ON A  
PREMIUM COLLECTION  
OF ONLY \$39.00



## JEFFERSON STANDARD

The Quality-Minded Company

Quality Selection

Quality Training

Quality Merchandising

Quality Business

AGGRESSIVE  
and PROGRESSIVE

## JEFFERSON STANDARD LIFE INSURANCE CO.

JULIAN PRICE, President

GREENSBORO, N. C.



tual Life. He was formerly an agent in Oregon for the New York Life.

#### W. L. Kelly Agency Supervisor

J. A. Thomas, Minneapolis manager Mutual Life of New York, has appointed W. L. Kelly agency supervisor. Mr. Kelly is well known in life insurance circles in Minneapolis, having been in the business in various capacities for 14 years. Mr. Thomas states that his organization is well ahead of last year to date.

#### Henderson Named by Continental

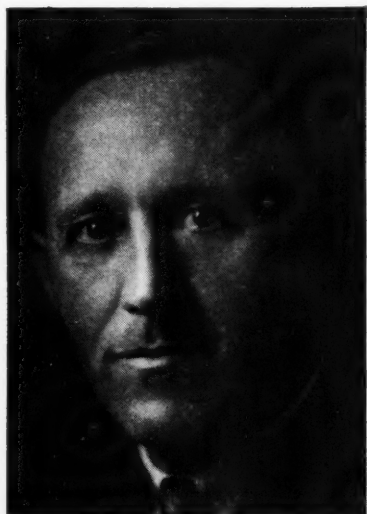
S. C. Henderson has been appointed general agent by the Continental Assurance at Columbus, O. He has been in the business in Columbus 27 years.

J. M. Drinard has been appointed district agent at Norfolk, Va., by the State Farm companies. He was formerly assistant cashier of the Southern Bank & Trust Co., Richmond.

## COMPANIES

### Sun Life of Canada Announces Changes in Agency Division

Interesting territorial rearrangements affecting the agency organization of the Sun Life of Canada are announced. In the future, the eastern division, with jurisdiction over India, South Africa, Java,



ROY C. GRANT

etc., and the western division Central and South America and the West Indies, will be consolidated and known as the "Eastern-Western Division." Roy C. Grant, formerly superintendent of agencies eastern division, has been appointed superintendent in charge of the new division and will take over his added duties immediately. Associated with the Sun Life since 1912, Mr. Grant severed his connection in 1915 to serve in the great war, resuming his former duties on his return four years later. Early in 1920 he was transferred to Porto Rico, where he acted as cashier of the San Juan branch and later, became resident secretary. Returning to the head office in 1927 as a chief clerk in the agency department, he was advanced to inspector of agencies, western department, 1928; assistant superintendent of agencies, western department, 1934, and superintendent of agencies, eastern division, October, 1937.

#### T. L. Overing Advanced

In carrying out his new duties Mr. Grant will be joined by T. L. Overing, assistant superintendent of agencies. He has also many years of company experi-

### Conn. Mutual Life General Agent in Providence



W. K. R. HOLM, JR.

W. K. R. Holm, Jr., has been appointed general agent for Connecticut Mutual Life at Providence. He has been in the life insurance business in that city for 12 years, the last two as general agent for Columbian National Life. Previously he was with Penn Mutual, being associated with the agency of his father, W. K. R. Holm, Sr. He succeeds Eben Luther.

As a personal producer, Mr. Holm led his agency for four years and as general agent he produced gains of 125 percent in his first year, and this year the rate of gain has been 200 percent over 1938. He is a member of the Rhode Island General Agents & Managers Association and the Rhode Island Life Underwriters Association, having served on the board of directors of the latter organization.

ence behind him. He was appointed resident secretary for India in 1933 and subsequent agency experience led to his appointment as assistant superintendent of agencies in 1937. Since then he has visited many of the territories included in the new division.

R. T. Black has been appointed assistant superintendent of agencies and will be attached to the new division. Joining the company in 1925, he has acquired a wide experience of agency work in Puerto Rico, Mexico, Argentina and other Latin American territories. For some years past he has been inspector of agencies.

F. D. Macorquodale, formerly superintendent of agencies, western division, who now retires on pension after 24 years' service with the company, at a farewell luncheon in his honor was presented a valuable oil painting by President A. B. Wood, on behalf of his fellow officers and associates.

### Rothaermel Goes to Pacific Mutual

William M. Rothaermel, vice-president and director Continental American Life, has resigned to become vice-president of Pacific Mutual Life in charge of the agency department at the home office. D. C. MacEwen, who has been with Pacific Mutual for more than 30 years and has been vice-president in charge of the agency department for several years, will assume administrative duties in the executive department.

Mr. Rothaermel for 18 years was connected with Equitable Society and has been in life insurance work since 1919. He was agency supervisor, then superintendent of agencies of Equitable Society in Chicago and San Francisco.

80 YEARS OF SERVICE

## THE GUARDIAN LIFE INSURANCE COMPANY OF AMERICA NEW YORK CITY



A MUTUAL COMPANY  
ESTABLISHED 1860



THE EMBLEM of a strong, enduring life insurance company which for 73 years has adhered to principles of justice and friendliness. Well directed and soundly managed, the protection the Equitable of Iowa provides to policyholders and their families is

Outstanding by Any Standard of Comparison

## EQUITABLE LIFE of IOWA

HOME OFFICE • DES MOINES

Mr. Rothaermel joined Continental American in 1937 as vice-president and in 1939 was elected to the board.

In announcing the appointment A. N. Kemp, president, said that due to the desire of Mr. MacEwen to devote himself to administrative affairs the matter had been under consideration for some time.

"The importance of securing a man of wide experience and great capability to direct the agency department has



W. M. ROTHAE RMEL

necessarily required a careful search," Mr. Kemp said, "and we are very happy now that we can bring to Pacific Mutual a man whose knowledge and attainments permit us to make this adjustment."

Immediately following the conclusion of the annual convention of the National Association of Life Underwriters in Philadelphia, Sept. 27, Mr. Rothaermel will assume his new duties.

#### Rothaermel Able Organizer

Mr. Rothaermel took hold of the Equitable's central department in 1929, just at the beginning of the depression, and under his direction it had an almost unbroken record of production increases. It rose from second to first place, producing about one-third of the society's business. Mr. Rothaermel has the faculty of getting close to the agency force and was greatly liked among the Equitable's field men. He is also an able organizer and has great enthusiasm and energy which he instills into the force.

Mr. Rothaermel after a number of years' experience as an agent with the

Equitable at Oklahoma City, became supervisor there, then in 1921 became assistant to the resident supervisor of agencies in Chicago. He was drafted to the home office by the late F. H. Davis, then agency vice-president, serving there as Mr. Davis' assistant from 1923 until he was sent to San Francisco in 1928 as superintendent of agencies of the western department. After about a year there he was assigned to Chicago in the same capacity in the central department, having charge of 13 states and 26 agencies.

#### Record of Production Increases

He has done a fine job of agency building with Continental American Life since joining it in 1937. That company has made some substantial production increases since he took hold, a large part of its success being based on a number of unusual contests which were devised under Mr. Rothaermel's direction. Two of these campaigns were based on the erection of a new home office building in Wilmington.

President A. A. Rydgren of Continental American Life is taking over, at least temporarily, the direction of the agency department in addition to his other executive duties. He formerly directed the field work.

#### October Is Dern Month

Again this year agents of the Lincoln National Life have designated October "Dern Month" in honor of Vice-president A. L. Dern, whose birth month it is. All general agents are conducting agency election contests known as "Get-out-the-Votes" campaigns. Each application represents a vote and agents openly signify their intentions of voting early and often.

#### Passes \$50,000,000 Mark

President F. P. Sears of the Columbian National Life announced this week that it has passed the \$50,000,000 mark in assets. It has had a substantial gain in life insurance in force for the year. Accident and health collections for the first eight months increased considerably over last year.

Give your agents a new viewpoint. Distribute Carroll C. Day's "Little Red Wagons and Little Red Boots." Send \$1 for eight copies to National Underwriter.

#### Made Assistant Treasurer of Equitable Society



CLARENCE B. METZGER

BUFFALO—Clarence B. Metzger, Buffalo manager of the Equitable Society, has been appointed assistant treasurer at the home office. He was honored at a testimonial luncheon given by the Buffalo Life Managers Association. Laurence G. Thebaud presided.

Mr. Metzger was for many years with the Edward A. Woods Company agency of the Equitable in Pittsburgh, joining that agency in 1924 as statistician. He was closely associated with Edward A. Woods until his death in 1929. He was later made superintendent of that agency and became manager of the Buffalo office in 1937. He is a C. L. U., past president of the Buffalo Life Managers Association and a director of the Buffalo Life Underwriters Association.

HAVE YOU HEARD, HENRY?  
MY BOSS JUST OKED A  
CAL-WESTERN HOSPITAL,  
SURGICAL AND MEDICAL  
CARE GROUP PLAN FOR US.

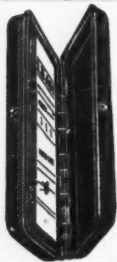


#### Steel Policy Box

##### Permanent Policy Container

Heavy Steel. Size 11 1/2 x 5 1/2 x 2 1/2. Finished in Black Enamel. Advertisement in gold on top of box. Each in carton, with two keys. Lots of 25-50 or 100 \$2c ea. A silent salesman that will last a lifetime.

PATENT NOVELTY CO.  
Fulton, Illinois



#### PURE PROTECTION LOW COST LIFE INSURANCE

Ordinary, Whole Life Policy Without Investment Features

Life Insurance In Itself Is Inexpensive

ESTIMATED AVERAGE ANNUAL COST

AGE 40 . . . \$16.40

PER \$10,000.00

33 Years of Dependable Service to Policyholders

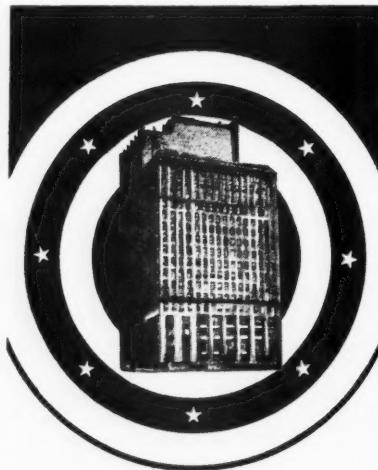
Interstate Reserve  
Life Insurance Company  
Ten East Pearson Street, Chicago

**YOU-  
GENERAL AGENT**

**AMERICAN UNITED LIFE  
INSURANCE COMPANY**

If you are interested in being "somebody" in your locality and have ambition to become a general agent functioning directly under the home office—write for details. Address Dept. NU-940

AMERICAN UNITED LIFE INS. CO.  
INDIANAPOLIS, INDIANA



General Agency  
OPPORTUNITIES  
for good personal  
producers

**Central Life**  
INSURANCE COMPANY  
of Illinois

ALFRED MacARTHUR, PRESIDENT  
211 WEST WACKER DRIVE, CHICAGO

SWELL, ALPRONSE, WE'VE  
HAD THAT PLAN FOR YEARS.  
THEIR FINE SERVICE AND  
PROMPT CLAIMS SETTLEMENTS  
MAKE THE PLAN POPULAR



California  
Western  
States  
Life  
Insurance Company  
HOME OFFICE SACRAMENTO



## LEGAL RESERVE FRATERALS

### Persistency Study Expected to Bring Results Soon



JOHN C. PHILLIPS

A long step forward is believed by fraternal society leaders to have been taken in the study of societies' persistency of business made by a special committee of the National Fraternal Congress headed by John C. Phillips, assistant to the president and chief field organizer Modern Woodmen. Mr. Phillips reported on this survey at the N. F. C. annual meeting held in Baltimore and the afternoon session of the presidents section, of which O. E. Ale-shire, president Modern Woodmen, was the chairman, was devoted to a round table discussion of persistency. It was admitted this is the principal problem of the societies. The lapse ratio in most societies still is quite high, but they are

### WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY

Its investments of more than \$129,000,000 are largely in Government, State and Municipal Bonds.

It has paid to beneficiaries over \$266,000,000, and to living members over \$51,000,000.

It values all of its outstanding business on the American Experience Table and 3%, and for each \$100 of reserve and current liability it has assets on hand of the value of \$117.51.

Through prosperity and depression, war and epidemic, its financial strength has paralleled its record of insurance and fraternal service.

It maintains at San Antonio, Texas, an endowed free hospital for members who suffer with tuberculosis. This institution is on the accredited list of the American College of Surgeons.

Founded in 1890, the Society is this year celebrating its 50th Anniversary with a great nation-wide campaign for new members.

De E. Bradshaw, Pres. Omaha, Nebr.

fully aware of the situation, and through the continuing study by the special committee and individual society action, it is felt, will bring the problem under control.

#### Observe Constitution Day

MILWAUKEE — Constitution Day was observed in Milwaukee with a parade and patriotic program under the auspices of the Milwaukee Fraternal Congress and Milwaukee Fraternal Life Underwriters Association. Otto Werkmeister, Modern Woodman, congress president, was general chairman and Mayor Zeidler spoke.

#### Equitable Reserve Rally

LA CROSSE, WIS.—Mary T. Lee, Wisconsin district manager of Equitable Reserve Association, called a meeting

of representatives in the district for a discussion of sales and other problems.

#### Enlarge Ohio-W. Va. Congress

The Ohio state congress of Ben Hur, which includes Ohio and West Virginia, at a meeting in Columbus voted to take in Kentucky, so the organization will be known hereafter as the Ohio-West Virginia-Kentucky Congress. The meeting next year will be held in Warren. A number of the national officers attended from Crawfordsville, Ind. Nellie Boren, Portsmouth, was named chief to succeed Mary Evans, Springfield, and the scribe is Sadie McDonald, Dayton.

#### Cooperators Life to Expand

Cooperators Life of Minneapolis, a fraternal organization that has been in existence since 1934, is now planning on entering Wisconsin. It has about \$2,800,000 insurance in force.

The Michigan department has licensed the **Russian Independent Mutual Aid** of Chicago, a fraternal.

## NEWS OF LIFE ASSOCIATIONS

### Camps in Detroit: Talks on Prospecting

DETROIT—At the opening meeting of the Qualified Life Underwriters of Detroit, with a 125 percent increase in attendance, Manuel Camps, Jr., John Hancock general agent in New York City, spoke on "Prospecting."

"The man who can't, who won't or who doesn't prospect is the man whose days are numbered in the life insurance business," was Mr. Camps' opening barrage refuting the usual concept that everything that can be written or said about prospecting already has been written or said. Quoting Holgar Johnson, president of the Institute of Life Insurance, he said: "Prospecting is to the agent what recruiting is to the general agent."

Following his introduction by C. A. Macauley, Michigan state agent of the John Hancock and veteran association leader, Mr. Camps recited a string of homey stories demonstrating practical prospecting methods. He cited the man who had every obvious need covered, but who was delighted with an opportunity to buy luxury insurance to provide \$500 for his wife on her birthday, their wedding anniversary and in time for Christmas spending each year. Another idea new to his audience was that of securing the names of all the people now living in a given metropolitan area who hailed originally from the old home town. This also applies to the native community or even state.

"The man who prospects three days a week wastes no time on suspects," said Mr. Camps, "and lunches every day with someone outside the life insurance business."

#### Cites Frank Pennell's Definition

To emphasize the importance of timing in prospecting he quoted Frank W. Pennell, State Mutual, New York, who defines prospecting as alert, high class visiting. He cites the time when Mr. Pennell dropped in on a stranger and said, "What's new?" "Credit manager dropped dead yesterday morning." Leaving his new-found acquaintance at once, the salesman rushed to the credit department and secured 12 applications from friends and coworkers who were acutely conscious of their manager's passing.

Direct mail received Mr. Camps' firm endorsement. "It gets your name before people that you can't get to any other way. I refer to a constant stream of direct mail—not more than you can follow up—let us say 10 to 12 a week. But remember it is an adjunct to selling, not the job itself.

"I like cold canvass, because a man is cold only once. After you know his name, he's not a stranger, and if you

can't see it on his door, or get it from his next door neighbor, ask him. It's awfully inconvenient to call a man 'Hey.'" H. Ben Ruhl, program chairman and second vice-president of the Detroit association, announced A. H. Leonard, president of Institute of Human Engineering, will speak at the October meeting on "Looking at Ourselves as Others See Us." Lyman Malone, Sun Life, membership chairman, presented 31 new members and announced 100 percent membership in Connecticut General and Connecticut Mutual agencies.

Detroit will be represented at the national convention in Philadelphia by one of the largest delegations ever to attend from this city. Led by W. A. Post, association president; George E. Lackey, "Detroit in 1941" committee chairman; Seth W. Ryan, national committeeman, and E. P. Balkema, state association president, 20 or more representatives from as many companies will present Detroit's invitation for the national convention in 1941.

### Chicago Association of Life Underwriters Features Novel "Information Please"

At the September luncheon meeting of the Chicago Association of Life Underwriters Louis Behr, Equitable Society, chairman program committee, conducted an "Information Please" program at which the Chicago millionaire producers were the experts who answered questions asked from the floor. A picked jury decided on the correctness of the answers. If the expert answered correctly, a silver dollar was given to the association fund, and if he answered incorrectly, the money was given to the person who asked the question. Following are the questions asked:

At what point should a man devote his entire time to estate analysis work or special service?

Does any million dollar member use anything besides some variation of the chain-center influence?

How is it possible to specialize on a certain type of contract and sell over a million a year?

How can a man make use of prestige in selling?

Does selling group insurance interfere with the sale of regular life insurance?

Do you think a person can be a general agent as well as a consistent million dollar producer?

#### THE WOMAN'S BENEFIT ASSOCIATION

Founded 1893

A Legal Reserve Fraternal Benefit Society

Bina West Miller  
Supreme President

Frances D. Partridge  
Supreme Secretary

Port Huron, Michigan

What do you think of organized sales talks in interview and over the telephone?

How soon should a man study for C. L. U. after he enters the business?

What methods do you use to maintain your clientele and what percentage of business do you get from this?

How does direct mail help you in servicing the first interview?

What in your opinion is the proper time to close during an interview?

Do you think that the market in the future will swing more to all forms of business life insurance?

What did you do differently the year you became a million dollar producer than you had done previously?

What importance do you attach to control and office organization in selling a million dollars a year?

What present tax situation creates an immediate need for life insurance?

W. E. North, chairman membership committee, presented 100 percent agency awards to Irving Pettis, Connecticut Mutual Life, on behalf of J. G. Hill, and to Frank Petralgio, Metropolitan Life, on behalf of Peter Manes.

### Cincinnati Season Is Opened

CINCINNATI—C. C. Day, Pacific Mutual, Oklahoma City, opening the fall program of the Cincinnati Life Underwriters Association, stated that his agency had always operated on the theory that everyone is trying to buy life insurance. Mr. Day gave one of the fine inspirational talks for which he is famous, using vivid personal experiences to paint a living picture of life insurance. At least 90 percent of prospects love their families and have the problem of setting up an estate to safeguard their future financial independence, Mr. Day said. It would require at least 20 years to set up such an estate through stocks and bonds and then there would be no guaranty that the plan would be carried out, but through life insurance, he pointed out, such a plan may be set up at once with the assurance that the objective will be accomplished. Mr. Day asked whether agents were trying to peddle a few policies or trying to do something for men who love their families. Ninety-five per-

### WOODMEN OF THE WORLD

### Five Modern Legal Reserve Contracts

- Ordinary Life
- Twenty Payment Life
- Endowment at Seventy
- Twenty Year Endowment
- Family Income

These contracts are participating, and provide all standard non-forfeiture options.



Operating for almost fifty years in California, Oregon, Washington, Colorado, Idaho, Montana, Nevada, Utah, and Wyoming.

Write for particulars to

PETER F. GILROY, President  
1447 TREMONT PLACE  
DENVER, COLORADO

cent of families live on income, Mr. Day declared. An agent makes it possible to underwrite the courage to live and forget it is possible to die.

L. B. Scheuer, State Mutual, president of the association, presented J. M. Gantz, Cincinnati general agent Pacific Mutual, who in turn introduced Mr. Day. Mr. Scheuer presented a past president's certificate to J. C. Sebastian, Union Central, retiring president.

#### Launch Michigan Course

DETROIT—Designed to bridge the gap between agency training for field work and C. L. U. work, an educational course aimed at the average agent will be conducted in Michigan under the joint sponsorship of the Michigan Association of Life Underwriters, Associated Life General Agents & Managers and Qualified Life Underwriters of Detroit.

H. H. Irwin, Massachusetts Mutual, Ann Arbor, life insurance lecturer at the University of Michigan, will conduct the course in various cities. The sponsors hope to organize groups of 30 or more underwriters in each of five cities this fall as a starter. The text used will be similar to the various college courses but will be less advanced than C. L. U. work.

#### Discuss S. D. Weissman Article

Repercussions of the S. D. Weissman address as published in THE NATIONAL UNDERWRITER of Aug. 9, were felt in Reading, Pa., at a recent Life Underwriters' Association meeting which was devoted exclusively to a discussion of the subject. Willard K. Wise, vice-president in charge of agents for Provident Mutual Life, spoke at length on the matter, after which the meeting was turned over to questions from the floor. Many interesting questions were asked and replied to by Mr. Wise, who was formerly general agent at Reading.

The item of agents' compensation and old age security were among the many questions. The present status of the business as it pertains to agency turnover and how it may affect the morale of those now in the business appeared to be uppermost in the minds of those in attendance. Mr. Wise assured his listeners that the agency problem was a matter to which a great deal of thought was given. Most companies are in sympathy with the agents' problems and endeavoring to find a solution, he said. The speaker did not feel that much could be done about the inclusion of agents under the social security act since the matter had already been before the board, but without results.

A committee on agents' compensation is functioning in the Reading associa-

tion under the chairmanship of Melvin H. Nuss. A report from this committee is expected to be placed before the association before the end of the year.

**Milwaukee**—Headquarters have been reopened at the Hotel Pfister following the summer recess. Frank Hughes, Mutual Benefit Life, new president, was chairman of the first luncheon meeting at which Grant L. Hill, director of agencies Northwestern Mutual Life, spoke on "The Problem Agent's Problem." There is no question that many agents should return to the basic fundamentals, Mr. Hill declared. He urged the need of an intelligent prospecting system, the benefits of standard presentations, a simple plan of time or work control.

**San Francisco**—More than 250 members attended the opening luncheon when G. H. Harris, public relations officer Sun Life of Canada, discussed "Life Insurance in This Changing World." C. T. Davies, Wyomissing, Pa., \$1,000,000 policyholder, gave a "preview" of the talk on "Why I Bought Life Insurance" he will make before a large public gathering on Sept. 23.

**Indianapolis**—Henry E. Belden, president Los Angeles association, spoke at the luncheon meeting Thursday on "Prestige Built on Good Service." O. D. Pritchard, new president, presided and introduced the speaker.

**St. Paul**—Life insurance men are in a particularly good position to protect the public against fraudulent promoters, R. L. Smith, Jr., securities commissioner of Minnesota, said at the first fall meeting. Mr. Smith formerly was a life agent in St. Paul.

"You agents reach a good cross-section of the public and you are in a position to give them sound advice when you find they are nibbling at the schemes of swindlers," he said. "And you have as legitimate a stake as any other group in protecting investors from unworthy ventures."

Deal Field, newly-elected president, announced the association now has 115 paid members.

**Salt Lake City**—W. B. Furman, assistant manager Prudential, has been named first vice-president, succeeding K. K. Kroeg, district supervisor Business Men's Assurance, who will be transferred to Spokane about Dec. 1 as branch manager. Mr. Kroeg also has resigned as vice-president of the Utah association. A successor will be named later.

**East St. Louis**—In the absence of President E. C. Clark, Raymond Rickardson presided. There was a recorded talk by J. O. Todd, Chicago, on "Simplified Programming."

**Centralia, Ill.**—J. F. S. Elmhirst, Prudential, gave a report of the Springfield sales congress. President L. L. Phemister presided. J. H. McPherson, Peoria, executive secretary state association, spoke briefly.

**Bloomington, Ill.**—R. S. Wilson, secretary, presided at meeting at which a recorded talk by J. O. Todd, Chicago,

was heard. There are about 40 paid members, and a drive is on for 30 additional members. The Bloomington-Norman association is active.

**Wichita, Kan.**—J. B. Robertson spoke at the opening meeting, with more than 100 in attendance, on "The American Way." A large delegation will attend the national convention.

**Northeast Iowa**—At the first fall meeting in Waterloo, Roy Davis of Peoria, Ill., who has averaged three policies each week for 15 years, passed along some do's and don'ts.

"Don't sell a policy to a prospect with whom you do not feel chummy," Mr. Davis advised.

"After finding out for sure whether the prospect has some money and can

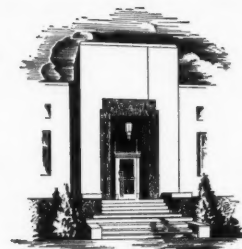
pass a physical examination, be sure he is a fellow to whom you react and who reacts to you."

**Jackson, Mich.**—Charles R. Gray, veteran agent of the Provident Mutual Life, was honor guest at a luncheon. Among those present was Nathaniel Reese of Detroit, general agent Provident Mutual. Mr. Gray was presented a number of gifts, including a desk clock and fountain pen set.

**Chicago**—The next formal activity will be a meeting of the supervisors division Oct. 10. Members will attend the luncheon meeting of the Illinois Chamber of Commerce Oct. 11 at which Superintendent Pink of New York will speak. The fall party of the C. L. U. chapter will

(CONTINUED ON PAGE 20)

## LUTHERAN MUTUAL Life Insurance Company WAVERLY, IOWA



Popular Policy Forms  
Reasonable Rates

Liberal Dividends  
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Licensed in Twenty-one States Including New York

"Registered  
Policy  
Protection"

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Republic National Life Insurance Company  
Dallas, Texas

Dear Mr. Anderson:

I want you to know how especially happy I am with "The Underwriter's Retirement Plan." As an agent it gives me a feeling of security for my future. I did not think was possible. It sure pays to be with such a thoughtful progressive Company.

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Liberal First Year Commission and Non-forfeitable  
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Assistance in the Field

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An Old Line Legal Reserve Company—Established 1895  
45 Years of Continuous Faithful Service  
to Policyholders

Writing Complete Line of Modern Policies with  
All Standard Provisions  
Ages (0-60)

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33 YEARS OF FAITHFUL S-E-R-V-I-C-E!

Write Paul L. Temple, Agency Director, for Descriptive Folder of New  
"AUTOMATIC COVERAGE"

MORTGAGE CANCELLATION PLAN

MISSOURI INSURANCE COMPANY

"An Old Line Legal Reserve Life Insurance Company With  
\$16,000,000 Insurance in Force"

J. C. West  
President

Home Office  
St. Louis, Mo.

Established  
1907

## The COLONIAL LIFE INSURANCE COMPANY OF AMERICA

A PUBLIC SERVANT SINCE 1897

The Colonial Patriot, Paul Revere, called the Minute Men to arms to defend our country. We, too, must do our part to build security for the family.

OVER 117 MILLION IN FORCE

HOME OFFICE—JERSEY CITY, N. J.



# Sales Ideas and Suggestions

## Effective Sales Material Theme of Texas Convention

SAN ANTONIO—The Texas representatives of Equitable Society held their Texas convention at Camp Walldemar, where qualifiers met and presented the ideas which they have found effective in sales work. The first business session, led by the Texas managers and unit managers, was devoted to organization and recruiting.

The educational program, opened by W. W. Klingman, Texas agency manager, introduced Alvin Dalager, vice-president. Following the introduction, the attendance prizes for those who were on time were given away. Mr. Klingman announced that the Texas agency managers, L. W. Klingman, Dallas; H. J. Rossman, Houston, and C. W. Klingman, San Antonio, would preside.

J. E. Speer, Amarillo, opening with a talk on "Philosophy of Life and Life Insurance," asked how many had developed a philosophy of life. Such a philosophy, he indicated, requires a fund of knowledge which when applied to living creates the foundation for this individual philosophy.

L. W. Klingman followed him, speaking on "Business Insurance." He stressed that this is the most fertile field for the insurance salesman, and expressed the opinion that the reason more life underwriters do not sell business insurance is that they have come to think of business insurance as an extremely complicated form of protection. This, he insisted, is an erroneous conception of business insurance.

### How to Keep Up Production

Clyde Rehmyer, Amarillo district manager, speaking on "Keeping Up My Production," cited as requirements: Being alert to developments or "keeping eyes open," doing one thing at a time, jotting down reasons why a man should have life insurance, and enthusiasm. He was followed by Mallard Gibson, Jacksonville, stressing the importance of sharing ideas of service and the need for service with the prospect. After sharing the latter the agent should immediately present the application.

"Prospecting in Small Towns" was treated by A. L. Spooner, San Antonio, assistant manager, who suggested that an agent popularize himself by boosting his town and every worthwhile institution or organization, that he have a good word about his competitors, and that he express appreciation of the work of the examiner. "Haven't Sold Anything" was the theme of W. O. Catterton, Houston, who described a sale as a three D triangle. The first D listed was the creation of a desire on the part of the prospect, the second the doctor or medical examination, and the third the securing of a deposit.

"Seeing People" was the subject discussed by R. W. Rogers, Fort Worth, who emphasized the need for a knowledge of the situation of a prospect. D. R. Burnham, Waco, district manager, reviewed his experience in servicing a client who bought a policy in 1901. R. M. Fox, Houston, unit manager, developed the importance of exposing to the prospect the benefits of life insurance in order to get action, while J. J. Fraley, Dallas, unit manager, emphasized the importance of team work within an agency, stressed the importance of optimism, and appealed to those becoming discouraged to join up with another agent.

Col. R. H. Durkee, San Antonio, unit manager, stressed the importance of the

service which the man who is loyal and enthusiastic in his work renders to his country and to the life insurance. J. A. Bell, Jr., Dallas, divisional group manager, reviewed the history of the Equitable in the development of group insurance in its various services. Harry Wise, San Antonio, discussing the "Development of New Prospects for Group Insurance," spoke on the growth of business institutions in the number of employees, and watching for industrial plants in the small towns of Southwest Texas. Vice-president Dalager closed the first educational program with a tribute to President Parkinson and with a review of the growth of the company within the first eight months of the current year.

The second day's session opened with a presentation of attendance prizes and the introduction of the cashiers of the Dallas, Houston, and San Antonio agencies with a word of appreciation by Mr. Klingman for the work of R. S. Miller, Thornton Ellis, and J. R. Moody. The three cashiers spoke briefly, pointing out the ways in which the agency force may co-operate with the agency offices in securing the prompt issuance of business, the importance of complete answers to all questions, the saving of time by regard for mailing hours, and in securing as complete information about the character and situation of the applicant as possible.

### Lack of Information Hinders Issuance

Mr. Miller described the journey through the different departments to which the application is subjected and emphasized the fact that lack of information which may seem immaterial to the agent is vital to the protection of the company and consequently to the prompt issuance of the policy. Fol-

lowing him, H. J. Rossman paid tribute to the farseeing policy of President Parkinson in guarding against dangers that lie in the future and of his interest in the trusteeship of the funds of the policyholders and his earnest effort to guard these for those for whom these are held.

Henry Hores, Houston, who has transferred his connection from West Virginia to Texas, spoke on "Package Sales." He developed the need for such service as to taxes and a guaranteed paid up estate on older men who have accumulated a sizeable estate. C. W. Klingman speaking on "Eighty-one Years of Leadership," stated that he used the theme constantly in sales and urged that agents know their product as to past service, quality, and prestige of long and well known service in the financial circles. Speaking on the "Package Sale," Joe King, Austin, emphasized the need for knowledge concerning the prospect that will enable the agent to work with one definite idea in mind when he makes the approach and the presentation. In this connection, he pointed out the need for a knowledge of each special service offered so that there will not be confusion of thought on the part of the agent or the prospect.

### Cooperate With Loan Representatives

E. H. Maher, who is in charge of loans in Texas, reviewed the progress made and explained the methods of co-operation which will benefit both agents and loan representatives in the securing of desirable loan prospects and life insurance prospects. Discussing the problem of the woman in selling life insurance, Miss Hilda Urbankte, Austin, stressed the importance of a tax service for women and urged that they concentrate on this for women having large estates. W. J. Erbe, Tyler district manager, stating that life insurance men are inclined to get too much knowledge, ventured the thought that knowledge is not power, but that "knowledge in action is power."

"Club Membership" was presented by

Marion Gilliland, Dallas, who divided producers into the unselfish group who have the service of humanity at heart and the selfish. Following him, Homer Davis, speaking on "Training Problems," paid tribute to Knute Rockne in his ability to secure team work and urged that the agents go out as crusaders in a great service for the welfare of those whom they may and should serve through proper and well planned life insurance.

The feature of the meeting on the last day was an inspirational talk by W. E. Bilheimer, assistant Texas agency manager, who spoke on "Courageous Salesmanship."

## MANAGERS

### Seven Rules for Agency Building

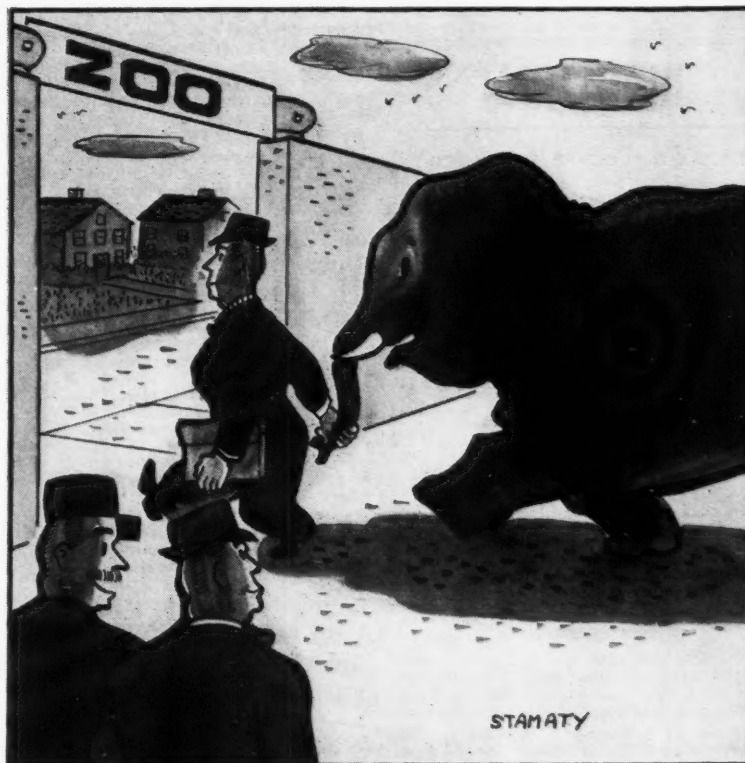
Seven important rules for managers in developing the existing agency personnel and keeping it in production, and a simple sales formula for the agents, were outlined by A. Van Goldman, manager LaSalle ordinary agency, Chicago, at the midwestern managers meeting of Prudential held this week in Chicago. George H. Chace, vice-president, presided and Sayre MacLeod, supervisor of ordinary agencies, also attended from the home office. Managers were present from the territory as far west as Denver and southwest as far as Oklahoma City, including S. A. Kent, Salt Lake City manager, who formerly was Mr. Goldman's assistant manager.

Mr. Goldman briefed his seven management rules as: Maintain personal knowledge of agents' activities, hold a monthly interview with each agent, develop interest in the One-a-Week Club, keep individual standings before the group in a prominent place, hold regular agency meetings, conduct contest for special efforts not oftener than three times yearly, and promote loyalty to agency and good fellowship between agents.

He suggested a daily production sheet for the manager and assistant managers, with results also recorded weekly and monthly and daily or weekly comments to individual agents on how they are handling their business. This, he said, shows the manager's active interest and keeps up the interest on the part of the agents.

Manager Goldman suggested the managers should announce in advance a schedule of interviews with agents, and should allow sufficient time to discuss phases of the agent's work. This discussion should take up the paid business to date, quote, comparison with previous year, earnings to date and comparison with previous years, increase in volume of renewals over last year, percentage of renewals to first year commissions, written business for previous month and the possibilities of paid for during current months, value of last month's written business, a general discussion of methods being used, general work habits, and inquiry as to the general welfare of the agent and his family.

Some form of reward for one-a-week production should be given, he said. This should be a token for a given period, preferably five years as a minimum. In regard to listing individual standings, he suggested a complete listing, also an honor roll for the first 10 men, possibly those who maintain their quota, with a pair of theater tickets for man and wife. The agency meetings should be held every week if possible except perhaps in July and August.



"He just found out that a 'hard to sell to' prospect likes elephants."

These must be carefully prepared, with attendance made compulsory. If the meetings are made interesting, no difficulty will be experienced in securing full attendance.

### Symposium in Boston on Developing Present Agents

BOSTON—About 75 general agents, managers and supervisors attended a one-day session here under the auspices of the Sales Research Bureau for discussion of various angles of the general topic, "Developing the Present Agent." Clyde F. Gay, Aetna Life, president of the Boston General Agents & Life Managers Association, was in charge of the meeting and members of the Boston Life Supervisors Club were special guests. Manager Holcombe of the Research Bureau headed the program in the morning with a presentation of improved selling technique. B. N. Woodson and L. W. S. Chapman, also of the Research Bureau, followed with a treatment of improved prospects. In the afternoon Mr. Holcombe took up group selling technique and his associates followed with discussion of improved prospects for this line. Problems of the present agent and improved selling talks also were considered.

### Plan Seminars in San Francisco

SAN FRANCISCO—Among the activities of the San Francisco General Agents & Managers Association will be a monthly seminar at which three members will speak for 10 to 15 minutes on various subjects and problems, according to F. J. Curry, Penn Mutual Life, president. Among the subjects to be discussed are recruiting, the new agent, stimulation of old organization, supervision, service to agents and overhead. Announcement of plans was made by Mr. Curry at the "kick-off" luncheon.

Plans for insurance day at the San Francisco fair on Sept. 25, were outlined by Clifford Henderson, Prudential.

John V. Hines, executive secretary California Association of Life Underwriters, reviewed legislative activities, outlining what might be expected at future sessions. He noted strong efforts toward establishment of savings bank life insurance; elimination of the real estate offset against taxes paid by companies, with also an effort to eliminate the offset for dividends paid to policyholders.

### Hold Conference for Cashiers

A three-day training conference for northwest agency cashiers has started in the home office of Oregon Mutual Life, under the immediate supervision of W. C. Schuppel, executive vice-president. The conference group is studying practices, policyholder relations and routine assistance to salesmen.

### Hold Cleveland Golf Meet

The Cleveland Life Insurance Executives Club held a golf tournament at the Westwood Country Club. All agency heads, supervisors and assistant man-

ers were invited, whether members of the club or not.

### Big Wash. Producers Organize

SEATTLE—Harry W. Andrews of Tacoma has been elected chairman of the newly formed State of Washington Quarter Million Dollar Round Table. Peter J. Bullock of Seattle is secretary-treasurer.

### Penn Mutual Open House

Penn Mutual Life held open house for 171 underwriters from New York, Newark, Rochester, Trenton and Wilmington. They were greeted by Vice-president A. E. Patterson, and addressed by Vice-presidents Malcolm Adam, Thomas Newhall, and G. A. Hardwick; S. B. Scholz, Jr., medical director, Robert Dechert, counsel, and G. R. White, actuary, each of whom gave a lecture on the functioning of his particular department, illustrating his explanation by detailed charts. John A. Stevenson, president, made an address explaining the functional relationship between the company's management and trustees.

### Security Mutual Club Chiefs

J. W. Maloney of Omaha won production honors and the presidency of the \$150,000 Club of the Security Mutual Life of Nebraska, with E. H. Engler of Moore, Okla., vice-president, and Paul Schlistemeir of Scottsbluff, Neb., secretary. R. H. Maloney of Omaha is president of the \$100,000 Club, E. C. Walton of Lincoln, vice-president and E. C. Munsell of Lebanon, Kan., secretary. They will be inaugurated at the annual agency convention of the company at Lincoln Oct. 3-4.

Northwestern Mutual Life—New paid business continues the upward trend which started in March and has produced gains for six consecutive months. The eight month total shows a 7.3 percent increase. August showed a 22 percent increase with \$16,568,000 total.

The supervisors group of the Cleveland Life Underwriters Association at its first fall meeting heard an address by Miss Adele Blazey of the Ohio Bell Telephone Co. "Correct Use of the Telephone."

At the first fall meeting of the Cleveland Cashiers & Office Managers Russell Weisman, Cleveland "Plain Dealer" columnist, talked on the European situation.

## INDUSTRIAL

### Holds Pa. Labor Relations Act Applies to Debit Men

HARRISBURG, PA.—Salaried life insurance agents are "employees" under the meaning of the Pennsylvania labor relations act, the state labor board has decided. The case in question involved dismissal of Abraham Z. Zelnick by Metropolitan Life at Philadelphia, for what the company claimed to be irregularities in making out applications, but what the Insurance Guild, Local No. 22, United Office & Professional Workers of America, in Philadelphia, alleged was union activity.

The labor board upheld Metropolitan in its dismissal of Zelnick and at the same time defined "employee" as to apply to such agents.

### Insurance First Line of Defense

DETROIT—The life insurance business is America's first line of defense, C. F. Williams, president Western & Southern Life, told 650 agents and their wives at a banquet here. "More than \$30,000,000,000 was paid by American life companies during the 1930's for the defense of homes and families against poverty and dependency," he declared. Mr. Williams was accompanied by his three sons, Charles M., executive vice-

president; W. J. and J. R. Williams, also executives.

## ASSOCIATIONS

(CONTINUED FROM PAGE 18)

be held Oct. 17, and the first sales clinic of the season will be held Oct. 23.

Cleveland—At a noon meeting with nearly 500 in attendance, Lieut. Col. L. A. Codd, executive secretary of the Army Ordnance Association, Washington, spoke on "National Defense." The Chamber of Commerce, American Legion, Veterans of Foreign Wars, National Sojourners and members of the Cleveland and Cuyahoga County Bar Associations, were invited. Industrial and military leaders were seated at the speakers table.

Chris Davenport, Prudential, was presented a gold medal awarded by his company for 20 years continuous service.

Akron, O.—Tribute was paid to G. F. Fricker, 72, who has represented the Connecticut Mutual Life in Akron for more than 38 years. Mr. Fricker led his company in annual volume three times. R. W. Hoyer, president of the Ohio association, discussed the 1941 state convention, which will be held in Akron.

Fort Wayne, Ind.—Ben O. Stoner, manager Connecticut General Life, Cincinnati, discussed "Professionalizing Our Business."

Salem, O.—Joseph Nimmer, president of the Youngstown association, was principal speaker.

Columbus, O.—At the first fall meeting "What I am Doing to Get Business Now," was discussed by W. H. Dittoe, John Hancock; W. H. McGrath, Union Central, and D. B. Westwater, Connecticut Mutual.

Springfield, Mass.—D. F. Nesbitt, Columbian National Life, has been elected vice-president to succeed H. C. Hunken, transferred by the Connecticut Mutual to Chicago. K. W. Perry, Massachusetts Mutual, was elected second vice-president and E. E. Stanley, Mutual Life, becomes a director.

A. G. Stockdale of the National Association of Manufacturers spoke on the "buy to win" aspect of life insurance.

Pittsburgh—The annual sales congress will be held Oct. 17. Thirty-five members have made reservations for the National association convention in Philadelphia.

Buffalo—More than 300 insurance men attended the meeting at which C. C. Day, general agent Pacific Mutual Life in Oklahoma, spoke. Executives from Albany, Rochester, Jamestown and other cities in the state helped open the 54th year. W. A. Schworm, president, presided and introduced Albert Stettenbenz, Jr., a new director. A. L. Beck, president Buffalo Chapter of Chartered Life Underwriters, spoke on an educational program. Past President Sidney Wertimer introduced the speaker.

Fremont, Neb.—Walter T. Peterson, general agent Security Mutual Life of Nebraska, has been elected president.

Los Angeles—At the first breakfast meeting of the year Sept. 25, members will hear by telephone broadcast from the National association convention in Philadelphia, the addresses of President C. J. Zimmerman on "What the Association Does for the Man with the Rate Book"; N. H. Seefurth on "Streamline Underwriting 1941 Model," and John O. Todd on "Simple Programming for Big Production."

W. G. Gastil, manager Connecticut General Life, will interpret the Zimmerman remarks for Los Angeles men; A. C. Duckett for the Seefurth address and S. Y. Newcomb for the Todd speed. This is an exclusive feature not heard elsewhere.

Toledo, O.—The first meeting of the 1940-41 season will be held Sept. 21 with T. H. Tomlinson, assistant superintendent of Agents Bankers Life of Iowa, discussing "Measuring Progress."



## ACTUARIES

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CONSULTING ACTUARIES  
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SAN FRANCISCO      LOS ANGELES

### ILLINOIS

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Consulting Actuary  
Franklin 2633

211 W. Wacker Drive, Chicago

#### DONALD F. CAMPBELL

and  
**DONALD F. CAMPBELL, JR.**  
Consulting Actuaries  
100 N. La Salle St.      Chicago, Illinois  
Telephone State 1330

#### HARRY S. TRESSEL

Certified Public Accountant and  
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10 S. La Salle St., Chicago  
Associates  
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N. A. Moscovitch, Ph. D.  
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Auditors and Accountants  
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Lee J. Wolfe  
William M. Corcoran  
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THE BOURSE      PHILADELPHIA

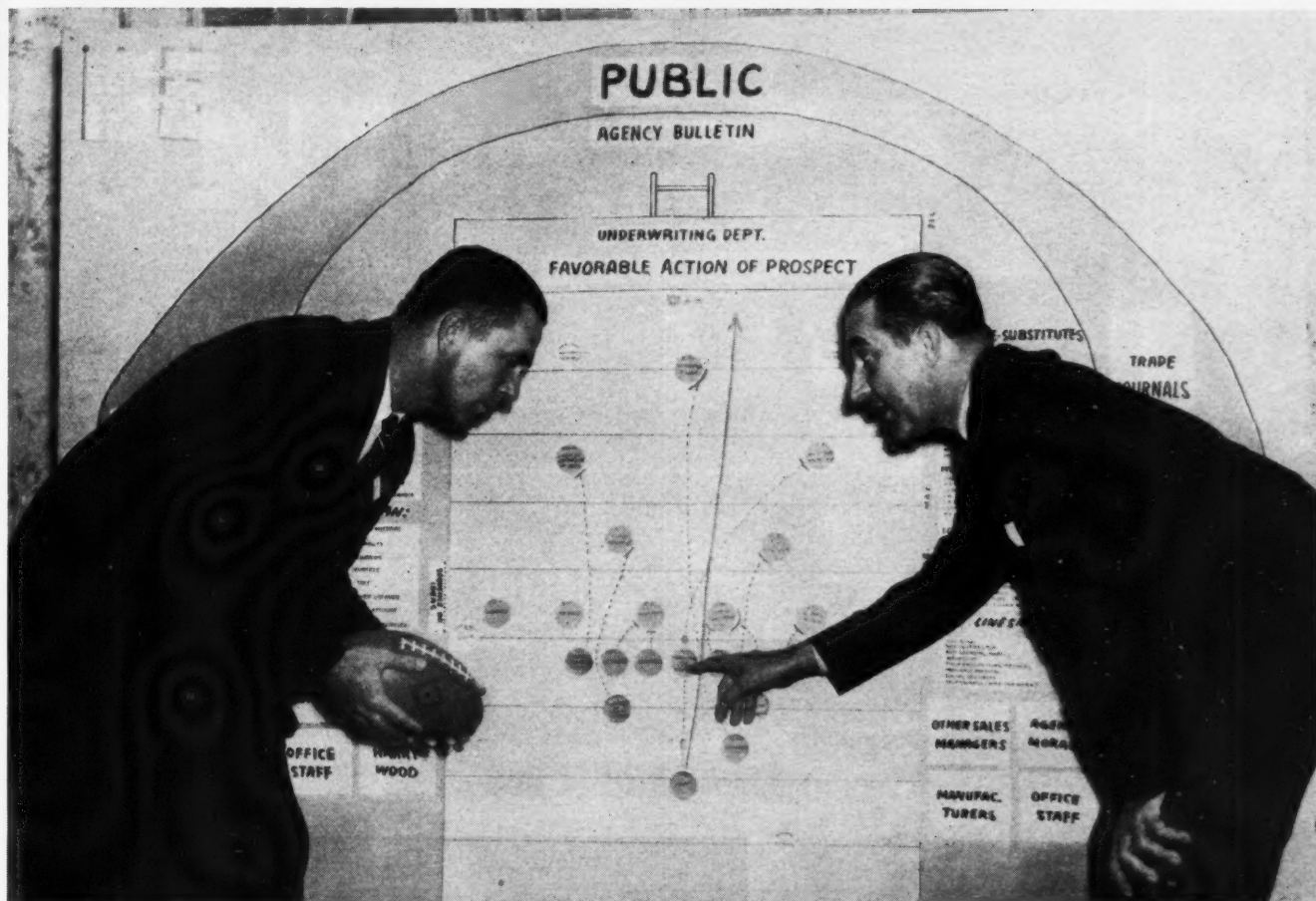
## STOCKS

H. W. Cornelius of Bacon, Whipple & Co., 135 South La Salle street, Chicago, gives the following stock quotations for life companies as of Sept. 17:

	Par	Div.	Bid	Asked
Aetna Life	10	1.40*	28	30
Cent. States Life	5	...	1	2
Colum. Natl. L. 100	...	...	68	72
Conn. Genl.	10	.80	25	27
Contl. Assurance	10	2.00	33	35
Great South. L.	10	1.30	18	20
Kan. City Life	100	16.00	370	410
Life & Cas.	3	.50	10	11
Lincoln Natl.	10	1.40*	28	30
New World Life	10	.30	4	5
N. W. Natl. Life	7.50	.30	11	12
Ohio Natl. Life	10	1.25	24	27
Old Line Life	10	.60	10	12
Sun Life, Can.	100	15.00	240	280
Travelers	100	16.00	412	425
Union Cent. Life	20	1.20	21	25
Wis. National	10	1.00	16	18

\*Includes extras.





E. W. Carey, Jr., Denver, and Ricks Strong, Dallas, general agent, demonstrated the value of "teamwork" both in selling and football in a dramatic feature at the John Hancock general agency leaders convention in Portsmouth, N. H.



This 157 pound Marlin swordfish was caught off Balboa, Cal., by A. C. Duckett, president Los Angeles C. L. U. chapter and a leading producer of the W. K. Murphy general agency, Northwestern Mutual Life, Los Angeles.  
It required two hours and 45 minutes to bring the fish to gaff.



John R. Jones, Indianapolis, quizzed the experts (left to right)—E. R. Joos, Minneapolis; Corwin Hulbert, Omaha; M. P. McClure, Pittsburgh and J. W. Bates, Dallas, at the "Information Please" session of the John Hancock general agency leaders convention in Portsmouth, N. H.



J. Harry Wood, manager of general agencies, congratulates O. E. Carlin, Columbus, John Hancock Mutual Life leader at the convention of general agency leaders in Portsmouth, N. H.



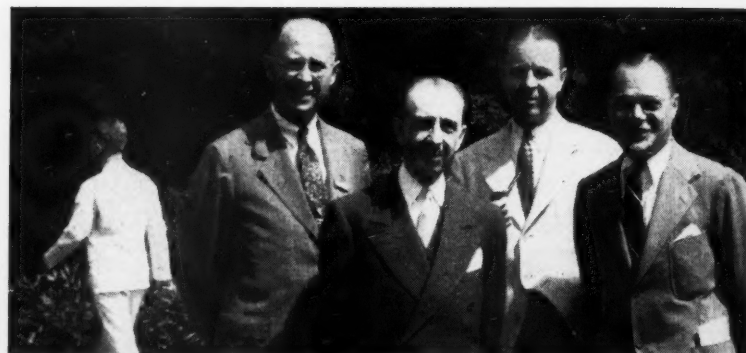
At the Fidelity Mutual Life's Hot Springs, Va. convention: (left to right)—R. F. Tull, secretary; L. C. Burwell, Jr., Charlotte, N. C.; G. H. Wilson, vice-president and general counsel; J. R. Sykes, vice-president and comptroller; E. M. Hour, Harrisburg, Pa.; Walter Le Mar Talbot, president; (bottom): C. B. Metheny, Pittsburgh; J. C. Hupp, Fairmount, W. Va.; F. H. Jannuze, Pittsburgh, and R. R. Bisbing, Allentown, Pa.



L. G. Russell (left), first vice-president and Dr. Louis Weber, assistant medical director of the Commonwealth Life hold policies 1 and 2 in the Commonwealth which are dated June, 1905.



New officers of the Institute of Home Office Underwriters snapped at the annual convention in Chattanooga: (seated, left to right)—W. B. Lehmkuhl, American Reserve Life, secretary-treasurer; W. K. Fritz, Lamar Life, new president; N. T. Weaver, Bankers Health & Life, vice-president. Standing: J. L. Briggs, Southland Life, retiring president; R. V. Southworth, Jr., Home Beneficial Association, executive committee-man; W. E. Jones, Provident Life & Accident, retiring vice-president and member executive committee; J. R. Ward, United States Life; R. K. Dunn, Colorado Life, and E. W. Beresford, Old Line Life, executive committeemen.



Fidelity Mutual Life leaders gather at Hot Springs, Va.: Top (left to right)—L. D. Trout, Dayton; W. O. Cord, Dayton; H. B. Thomas, New York; Rodney Burr, New York.

Center—D. F. Denton, Topeka; Sidney Rice, Indianapolis; D. A. Nash, Chicago. Bottom—H. A. Mader, Ridgway, Pa.; H. T. Dillon, Atlanta; R. W. Campbell, Altoona, Pa., and J. E. Fitzgerald, San Francisco.